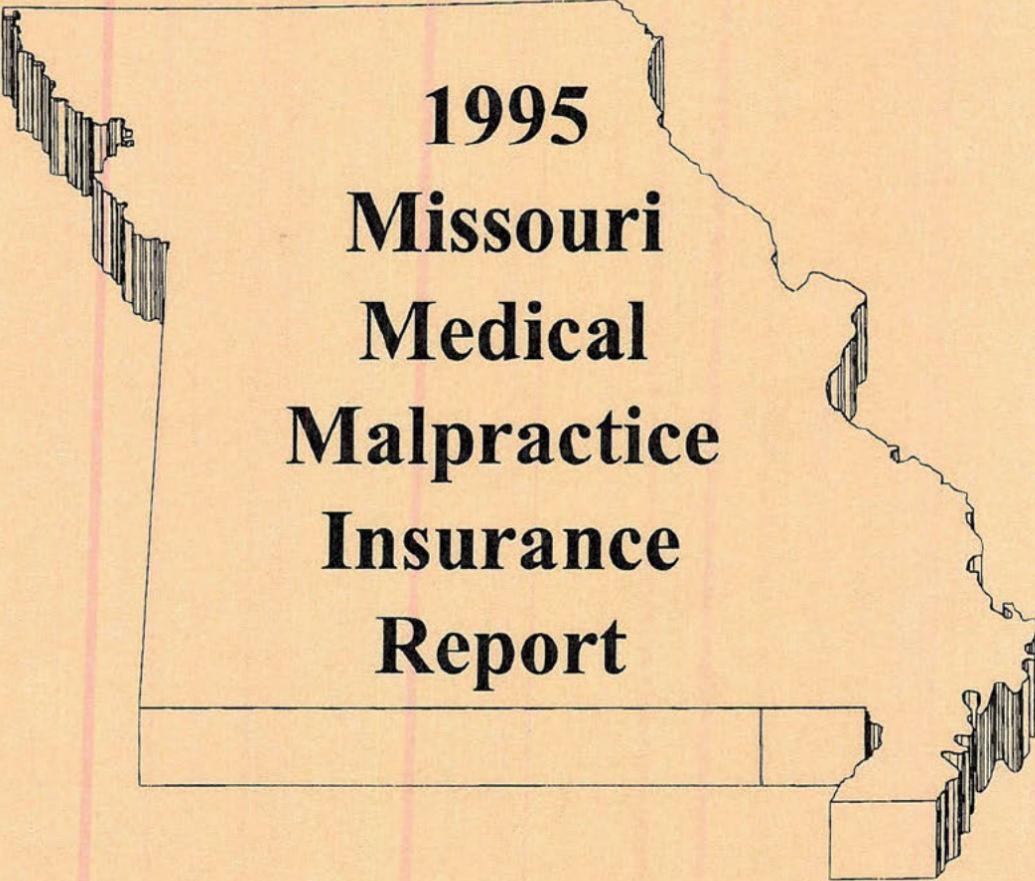


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**1995
Missouri
Medical
Malpractice
Insurance
Report**



Missouri Department of Insurance
Statistics Section
October 1996

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Statistics Section
October 1996

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Executive Summary

The Missouri Medical Malpractice Insurance Report 1993-1995 addresses the frequency of medical malpractice claims, loss ratios for insurance companies, average dollar amounts paid in claims, number of litigated claims, resolution and expense of litigated claims, average time to close a claim and trends for medical malpractice insurers.

Underwriting experience

*** The state's malpractice insurers incurred direct losses of \$61.7 million while they earned premiums of \$122.2 million. This low loss ratio of 50.5 percent fell for the eighth straight year and ranked well below the 10-year average of 57.1 percent.**

For the eighth consecutive year, the medical malpractice market produced a lower loss ratio than the overall property and casualty market. The medical malpractice business' 50.5 percent loss ratio compared to the 64.6 percent performance of overall property and casualty underwriting in Missouri in 1995. Physicians and surgeons' policies produced a 58.1 percent loss ratio — an increase from 1994 — and hospitals produced a 30.7 percent — a significant decrease from 1994.

Loss ratios by health-care provider type

Insured Provider	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Hospitals	\$17,393,352	\$17,964,409	\$7,023,734	\$5,512,291	30.68%
Dentists	\$3,828,876	\$3,727,901	\$1,456,855	(\$389,166)	-10.44%
Nurses	\$528,556	\$440,246	\$10,000	\$127,213	28.90%
Physicians & Surgeons	\$83,826,962	\$88,245,253	\$50,848,450	\$51,227,401	58.05%
Other	\$12,547,979	\$11,792,914	\$3,514,007	\$5,240,497	44.44%
Total for 1995	\$118,125,725	\$122,170,723	\$62,853,046	\$61,718,236	50.52%
Hospitals	\$19,734,229	\$20,439,547	\$4,282,706	\$17,390,601	85.08%
Dentists	\$3,894,691	\$3,915,404	\$1,473,996	\$823,366	21.03%
Nurses	\$1,106,020	\$1,180,510	\$78,312	\$1,158,170	98.11%
Physicians & Surgeons	\$86,565,579	\$83,088,562	\$41,893,870	\$42,955,660	51.70%
Other	\$10,596,190	\$9,236,522	\$4,924,798	\$3,121,412	33.79%
Total for 1994	\$121,896,709	\$117,860,545	\$52,653,682	\$65,449,209	55.53%
Hospitals	\$19,304,271	\$20,140,700	\$8,669,009	\$4,687,981	23.28%
Dentists	\$3,668,551	\$3,501,425	\$1,193,172	\$2,936,584	83.87%
Nurses	\$1,232,602	\$1,243,103	\$668,092	\$-274,547	-22.09%
Physicians & Surgeons	\$81,386,126	\$68,982,827	\$38,080,181	\$45,651,292	66.18%
Other	\$6,984,288	\$7,181,649	\$3,960,669	\$4,541,691	63.24%
Total for 1993	\$112,575,838	\$101,049,704	\$52,571,123	\$57,543,001	56.95%

Hospitals	\$216,517,466	\$238,624,959	\$97,068,841	\$119,216,890	49.96%
Dentists	\$38,599,745	\$37,784,937	\$12,925,489	\$18,994,635	50.27%
Nurses	\$10,102,261	\$10,132,718	\$2,934,232	\$5,037,086	49.71%
Physicians & Surgeons	\$808,982,700	\$765,761,365	\$360,937,053	\$456,836,622	59.66%
Other	\$67,301,284	\$62,882,620	\$26,639,403	\$36,590,147	58.19%
Ten Year Totals	\$1,141,503,456	\$1,115,186,599	\$500,505,018	\$636,675,380	57.09%

*** Direct losses incurred decreased by 5 percent, from \$65 million in 1994 to \$62 million in 1995.**

Malpractice insurers reported a decrease in the amount of losses incurred — claims paid or reserved for future payments on 1995 claims — while the average amount per paid claim settled increased 2 percent or \$41,727. Of every 10 claims closed in Missouri, seven resulted in no payment.

Market Activity

*** The Missouri malpractice market increased slightly from 1994, with 54 companies writing policies in the state, the highest number since 1985.**

Although the overall market didn't change significantly, the number of insurers writing business for hospitals, physicians and surgeons increased from 50 to 54. The top six companies accounted for 76 percent of all premiums written, not counting self-insured hospitals. The industry is also largely homegrown, with four of the top six companies domiciled in Missouri.

*** Companies reported 1,914 claims closed in 1995, showing an increase of 8.9 percent from 1994.**

About 67 percent of claims were closed without any payments. Missouri malpractice insurers paid 623 claims in 1995, resulting in 74 more claims than in the previous year. Claims paid increased about 16 percent for physicians and surgeons as well as for hospitals.

*** The average indemnity paid declined by \$3,362 or 2.6 percent to \$128,194 in 1995.**

The average indemnity for physicians and surgeons increased by \$1,480 from 1994 to \$155,981. The average indemnity for hospitals decreased by \$3,979 from 1994 to \$125,868.

*** In 1995, the average claimant waited 49 months, or slightly more than four years, for full payment after the filing date.**

This time lapse decreased from 51 months in 1994 and 54 months in 1993.

*** Of the 623 paid claims, 335 or 54 percent involved an accident that led to the permanent injury or death of the patient.**

As defined for the annual medical malpractice report, the severity of permanent injury includes loss of a limb, damage to organs, deafness, blindness, brain damage or paraplegia. Among claims filed against physicians/surgeons, the percent of paid claims involving permanent injury or death rose to 68 percent, compared to 60 percent in 1994.

Cases filed with the Court System

*** The number of claims settled after the initiation of court proceedings accounted for 73 percent of the total, or 1,390 in 1995.**

In 1995, 73 percent of all closed claims resulted in some type of court processing; they were filed with either the court system and settled prior to trial or the cases were settled by the court. Of the 623 claims paid on behalf of the plaintiff, 71 percent or 444 were settled after initiating court proceedings. Only 4 percent, or 23, of the paid claims were settled after a full proceeding and judgment.

Of the 1,291 claims closed in favor of the defendant, 73 percent, or 946, were closed after court proceedings were initiated. (A full court action proceeding closed 21 percent or 272 claims.) The remaining claims, 27 percent, were abandoned.

*** Company figures show insurers are spending \$19,070 — a 13 percent increase from 1994 — to defend paid claims.**

Insurers are spending an average of \$19,070 per claim to process, adjust and defend all cases, decreasing 13 percent from \$21,951 in 1994, and from \$20,676 in 1993.

Background

The report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance. The information draws on closed claims data that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The accuracy of this report is dependent upon the data filed by the insurers and self-insured hospitals.

Additional information in Section VIII was derived from the Page 15 supplement to the annual statement which companies are required to file. This section includes data for the past three years on type of business, company, volume of business, market share and loss ratios.

Data for physicians and surgeons, hospitals and other classifications are summarized in this report. Other classifications include - but are not limited to - dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics and corporations.

The Missouri Medical Malpractice Insurance Report is available at the Missouri State Library and in most major libraries of the state. Copies are available in Braille, large print or audio cassettes upon request.

Address questions on this report to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

Section I

Medical Malpractice Summary Graphs

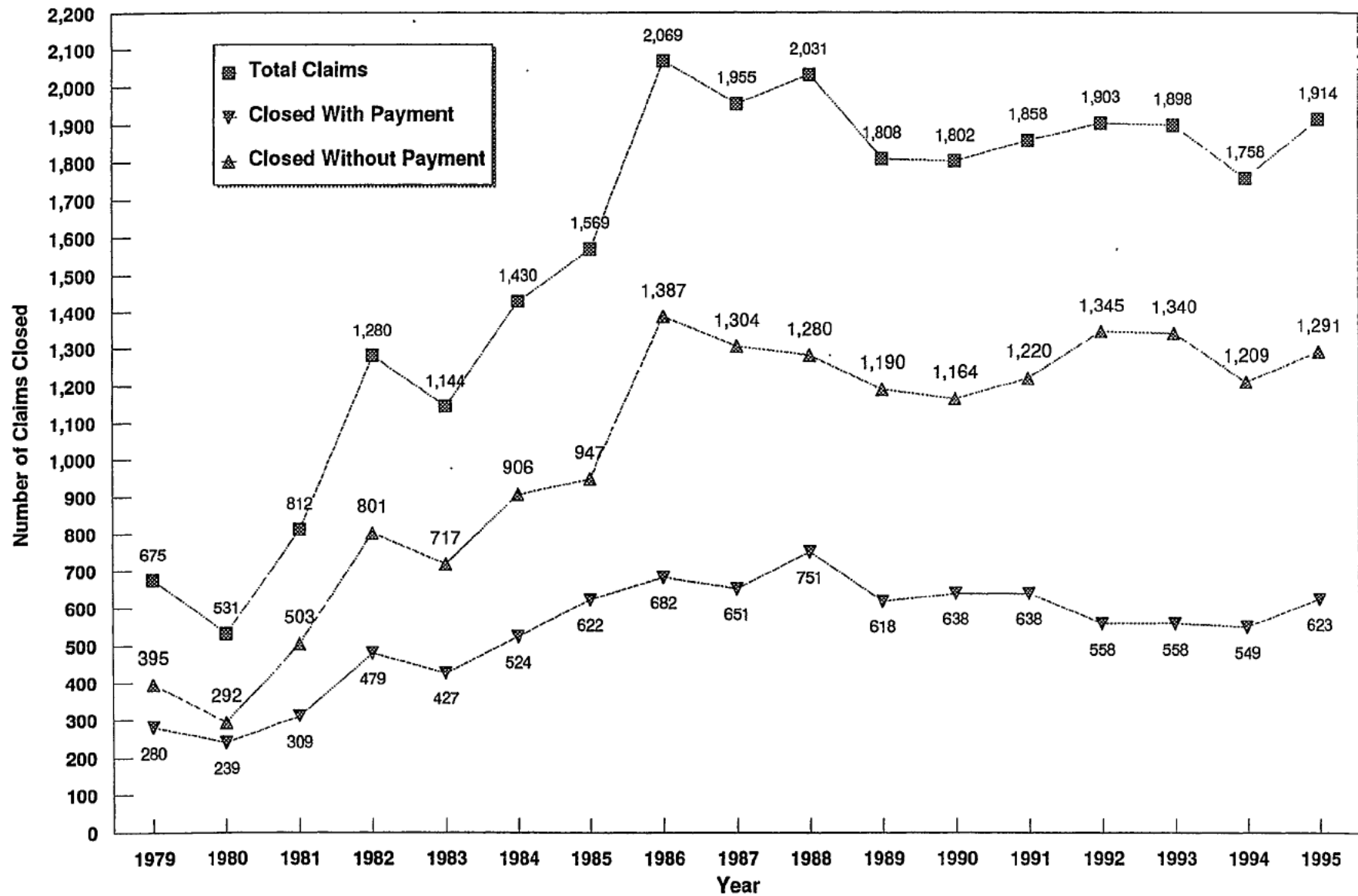
This section contains graphs relating to the trends in the medical malpractice insurance industry. The graphs are categorized by the following:

- a) Total - All Classifications
- b) Physicians & Surgeons Only
- c) Hospitals Only

- 1) Claim count for claims closed with payment, closed without payment (closed w/o payment) and total of all types of claims (1979-1995).
- 2) Average indemnity (economic & non-economic) for all closed claims including those closed without payment and excluding those closed without payment (1979-1995).
- 3) Percentage of closed claims after initiating court proceedings (1979-1995).
- 4) Percentage of closed claims in favor of the plaintiff after initiating court proceedings (1979-1995).
- 5) Medical Malpractice loss ratio for Missouri (1981-1995).
- 6) Average allocated loss adjustment expense per closed claim for those claims closed with payment, closed without payment and all claims (1981-1995).
- 7) Number of Medical Malpractice active writers in Missouri (1981-1995).
- 8) Pie chart representing the percentage of paid claims by professional classification (1995 and 1994).

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

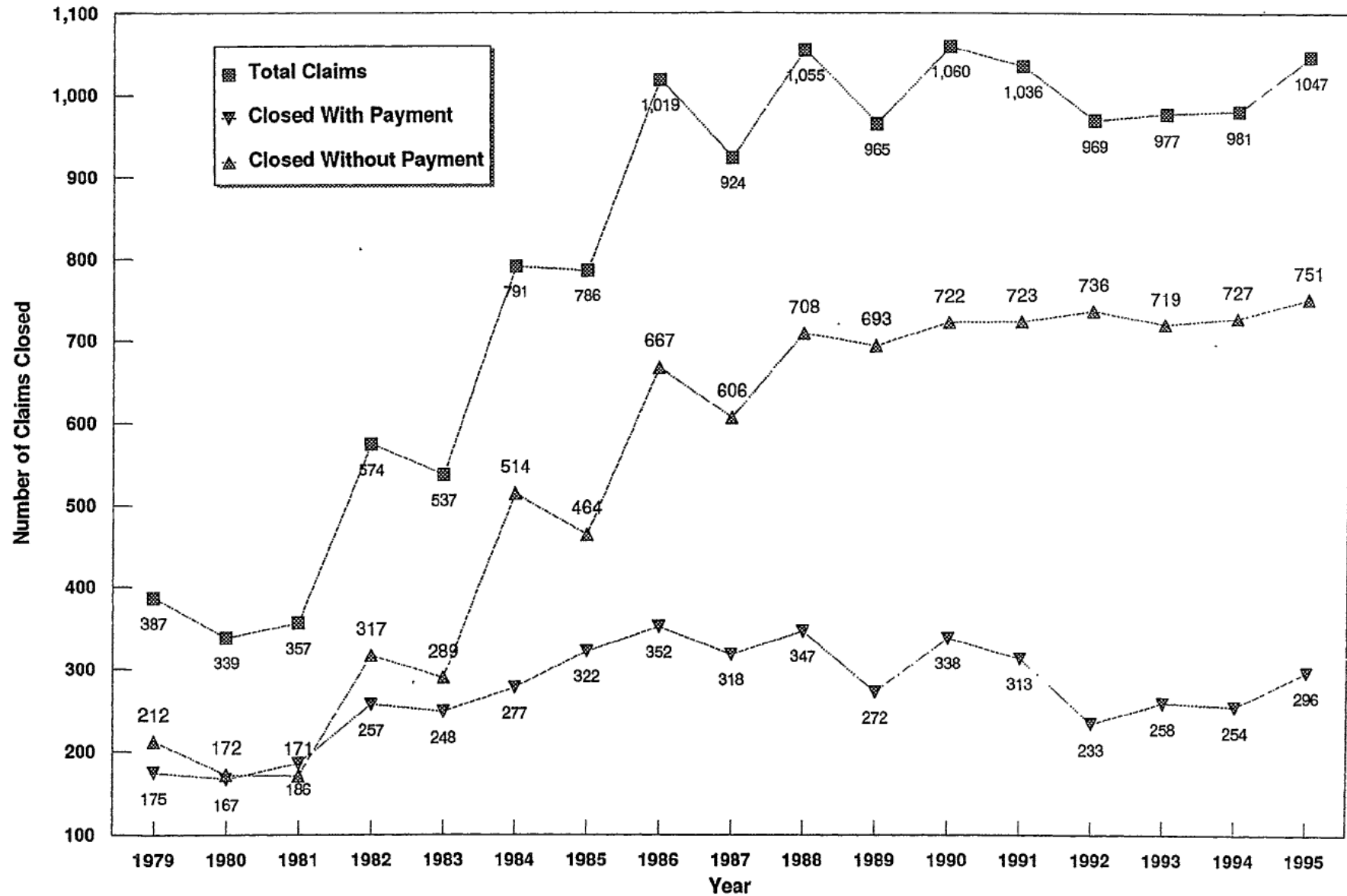
Claim Count All Classifications



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

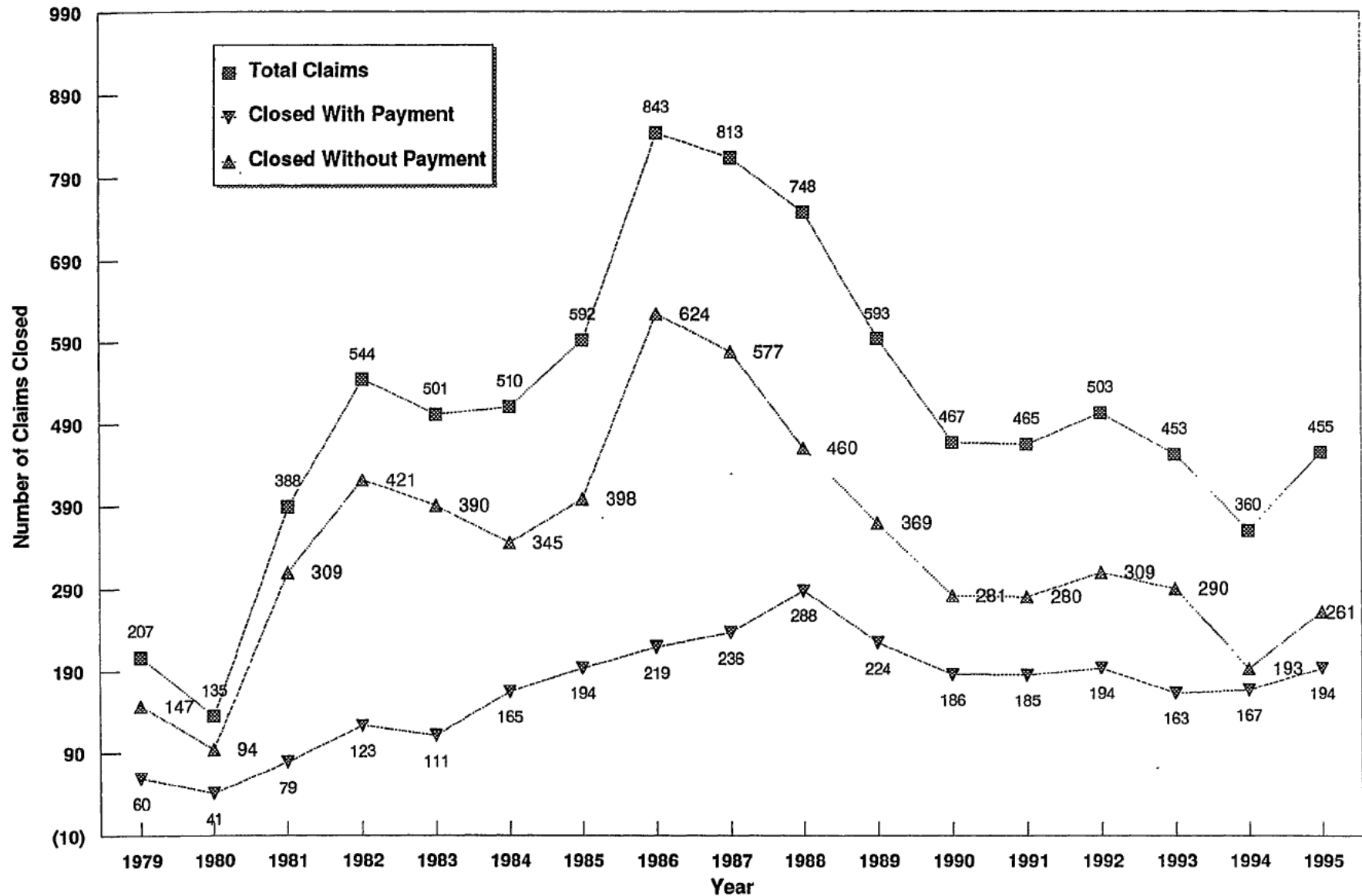
Claim Count Physicians & Surgeons



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MEDICAL MALPRACTICE INSURANCE IN MISSOURI

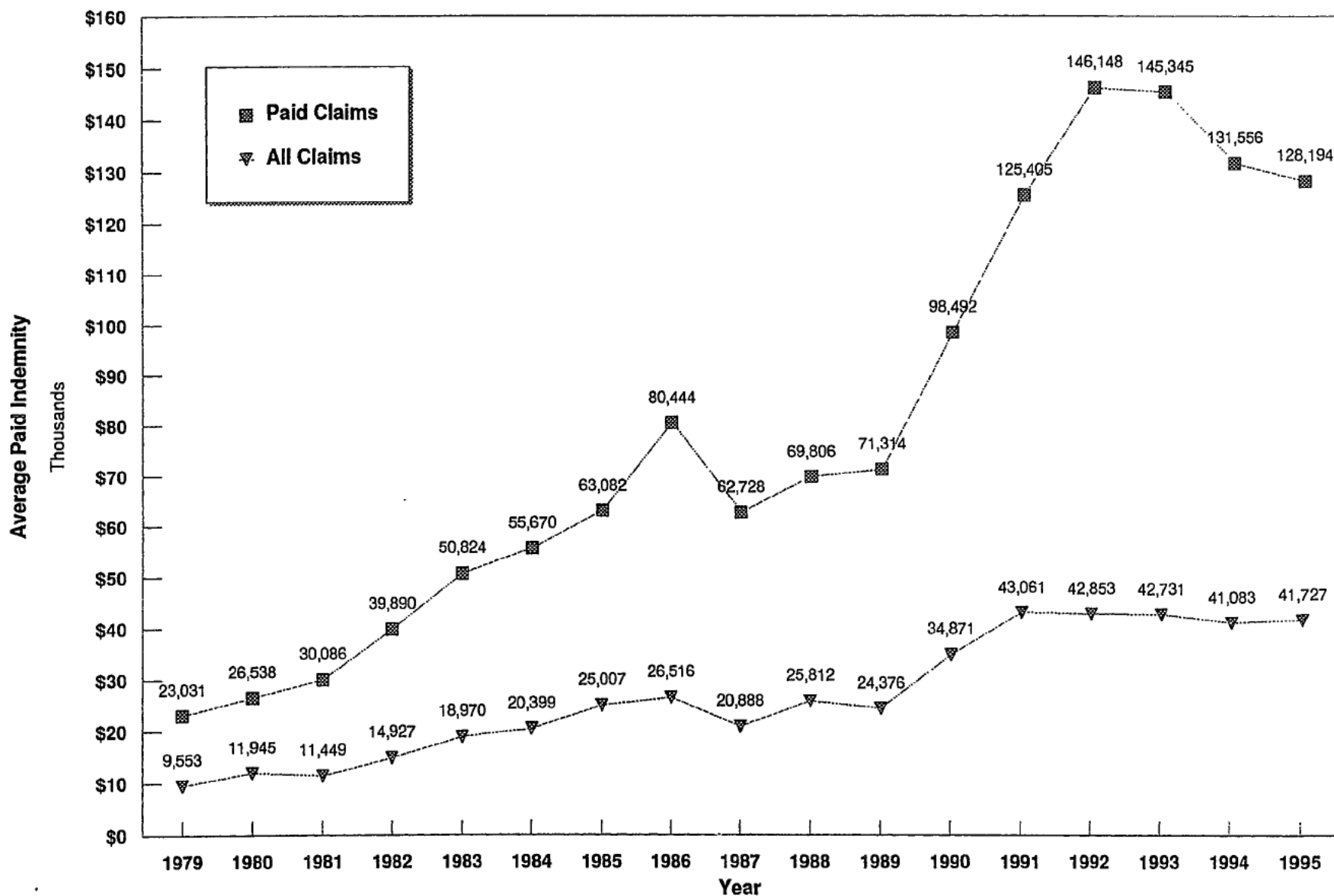
Claim Count Hospitals



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

ALL CLASSIFICATIONS Average Indemnity Paid

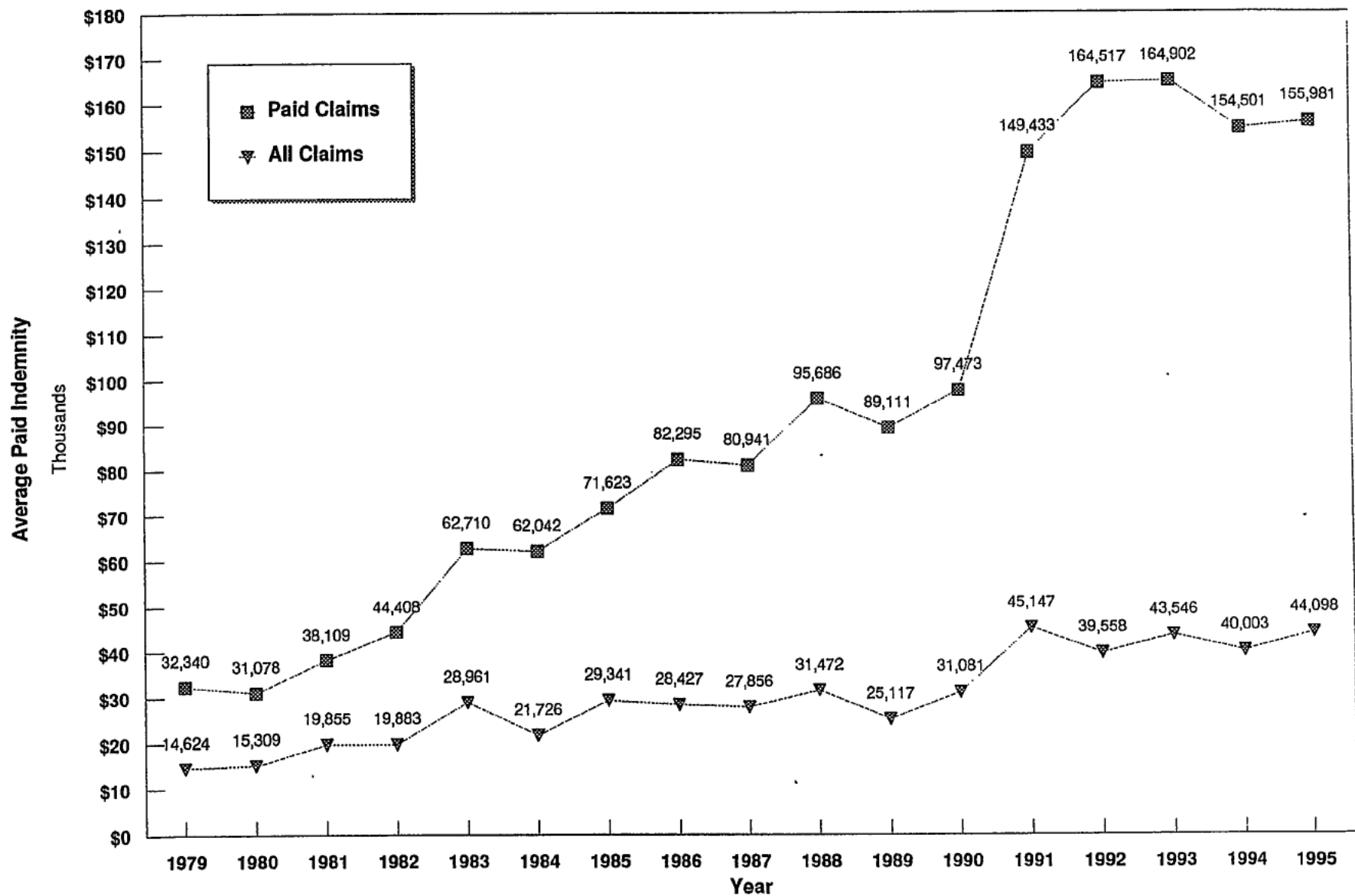


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

PHYSICIANS & SURGEONS

Average Indemnity Paid

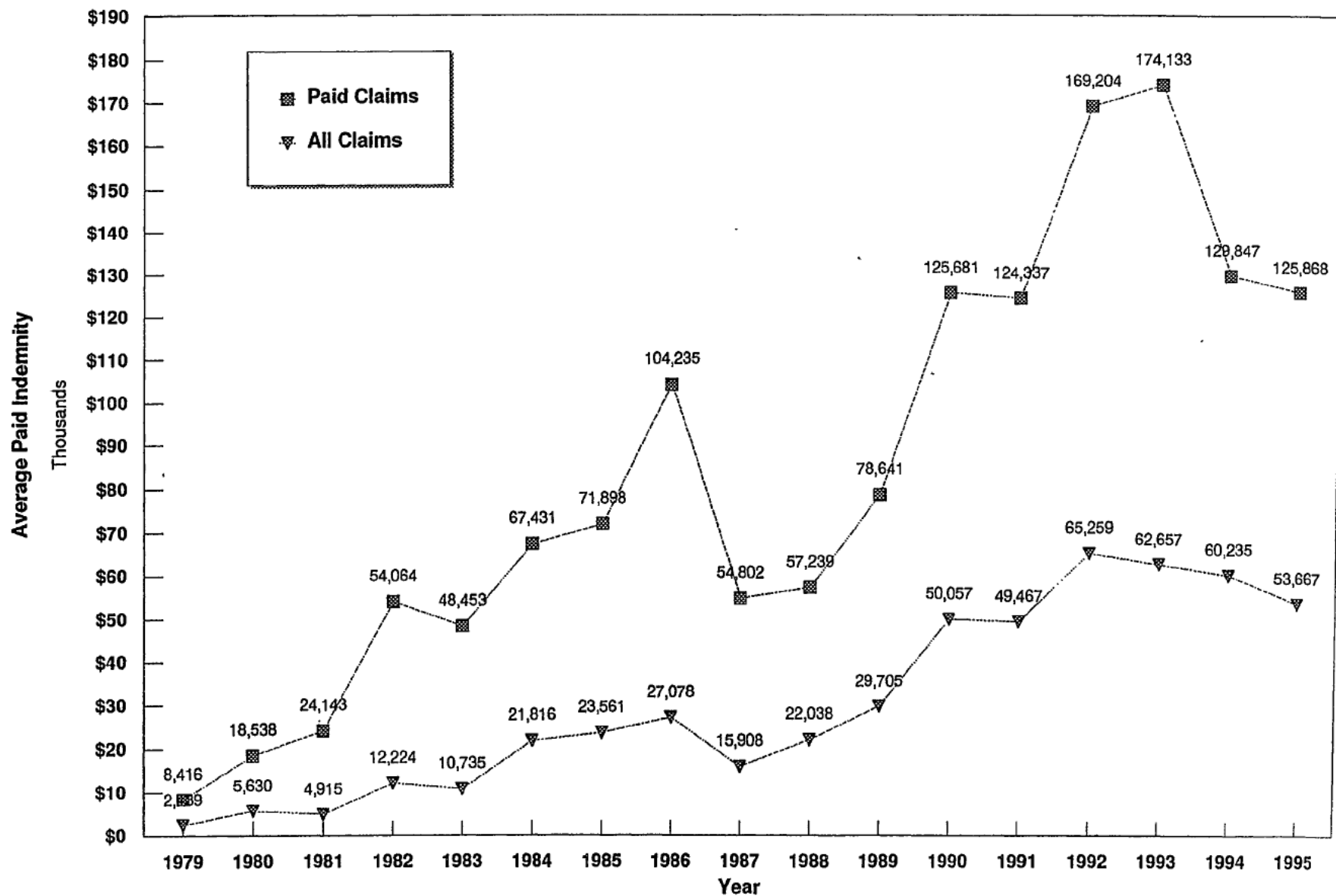


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

HOSPITALS

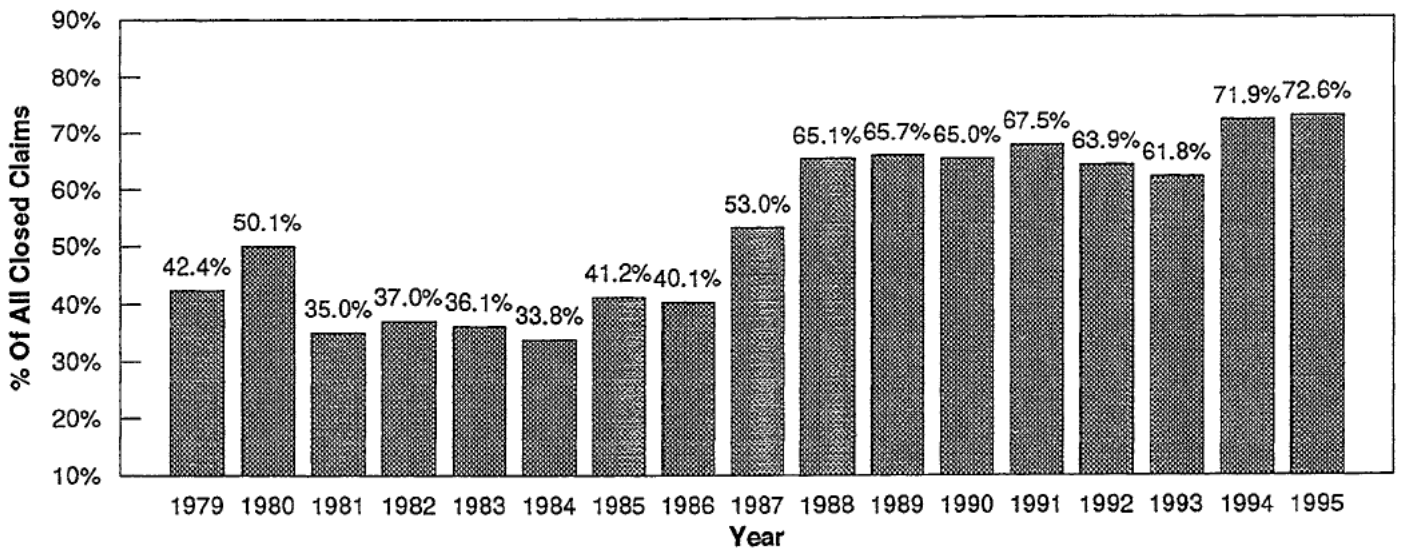
Average Indemnity Paid



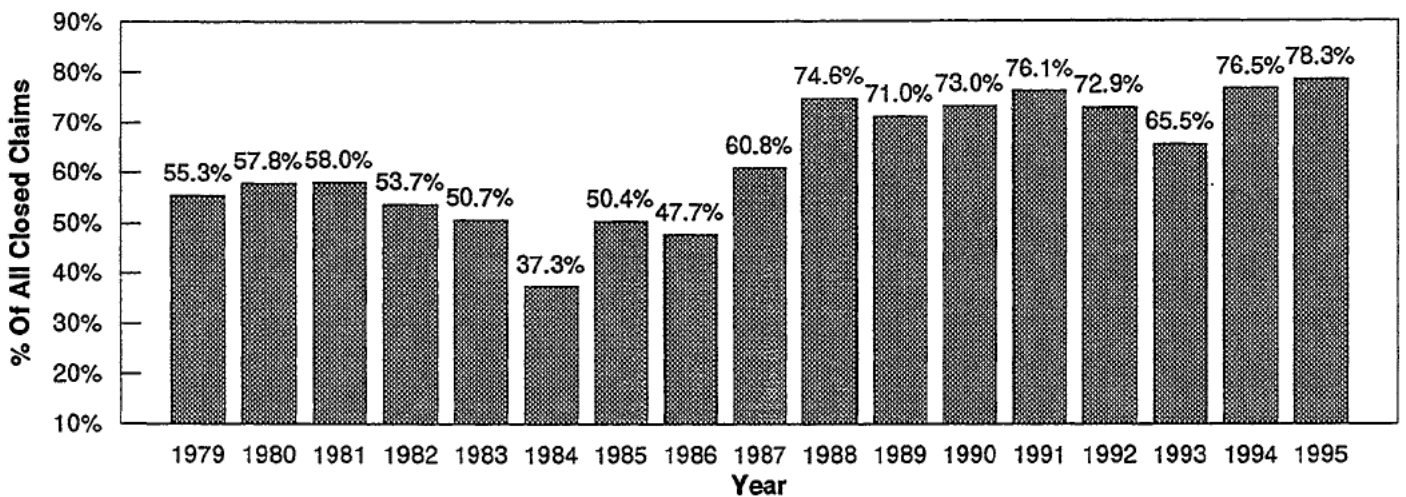
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

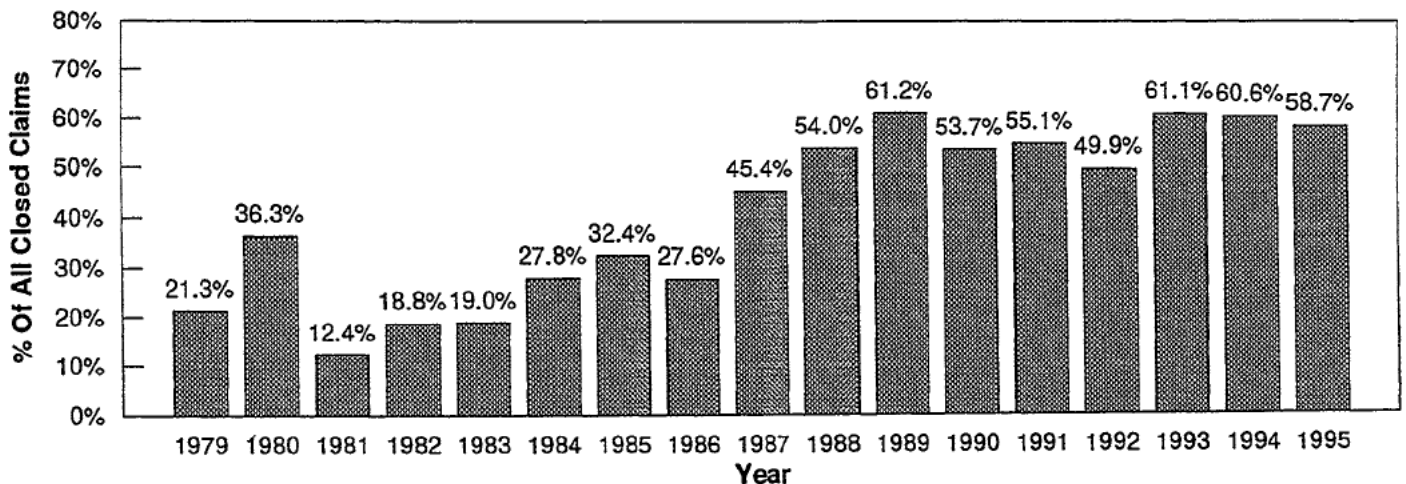
Claims Closed After Initiating Court Proceedings All Classifications



Physicians & Surgeons

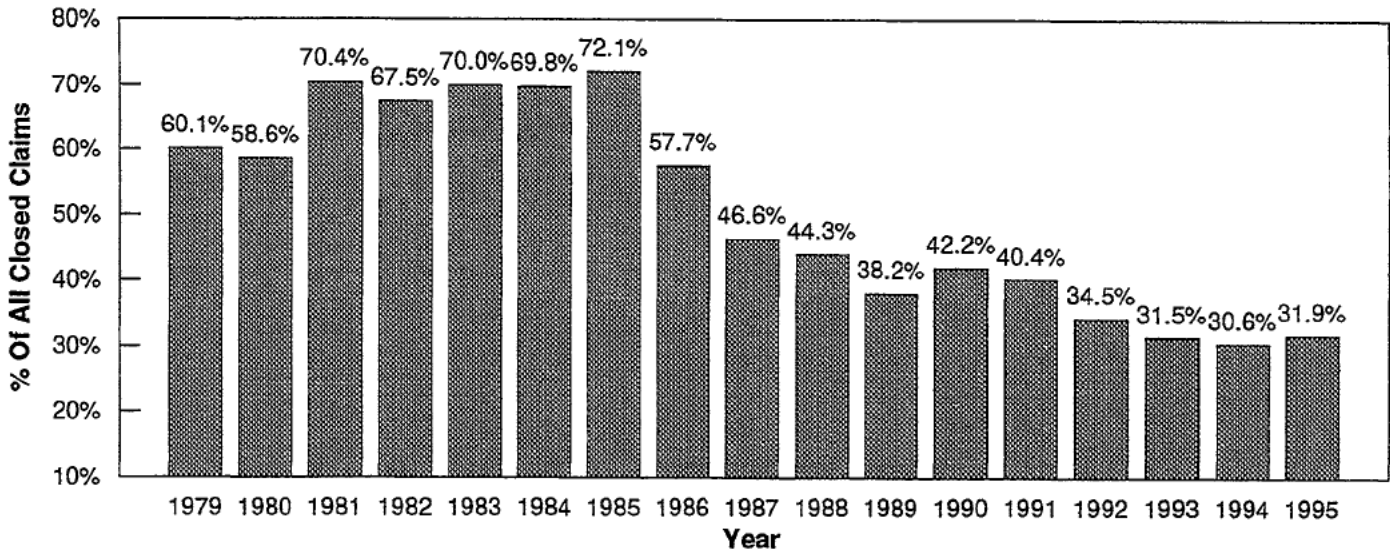


Hospitals

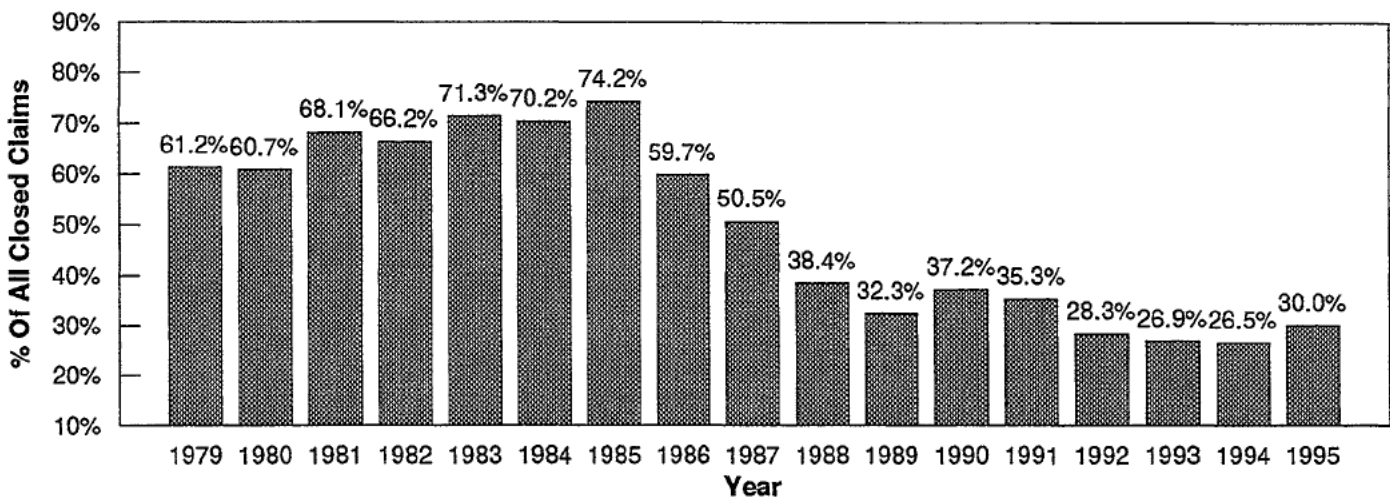


MEDICAL MALPRACTICE INSURANCE IN MISSOURI

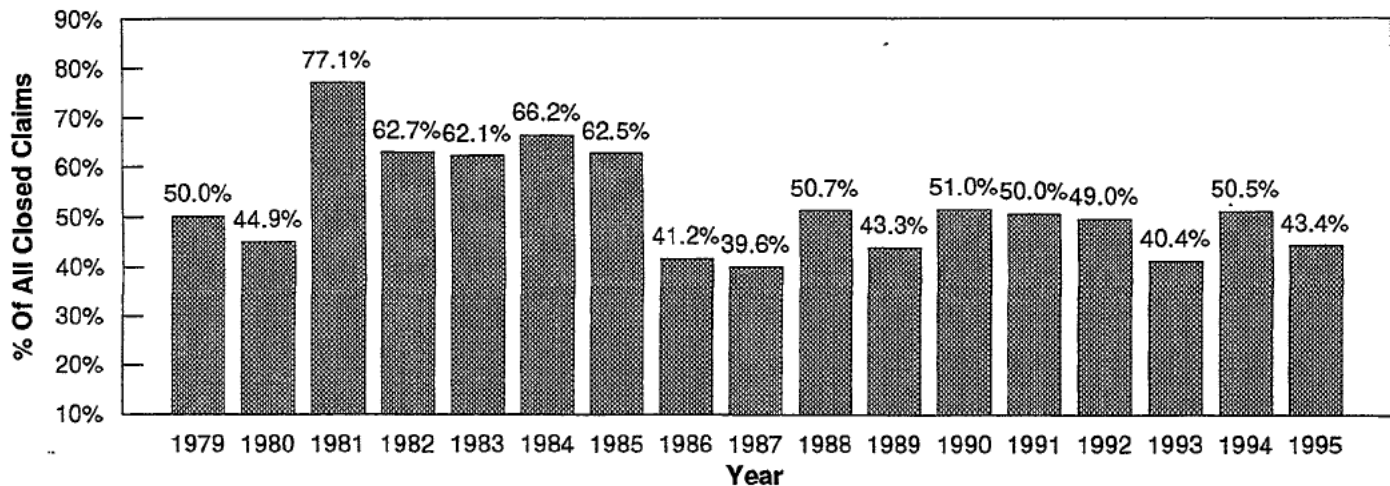
In Favor of Plaintiff After Initiating Court Proceedings All Classifications



Physicians & Surgeons

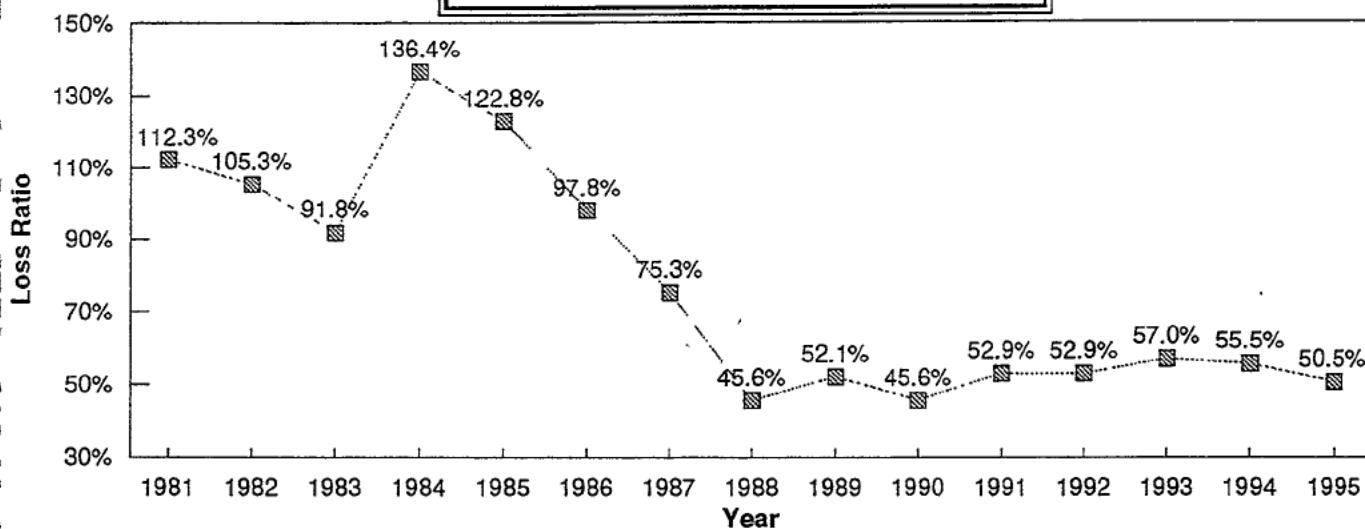


Hospitals

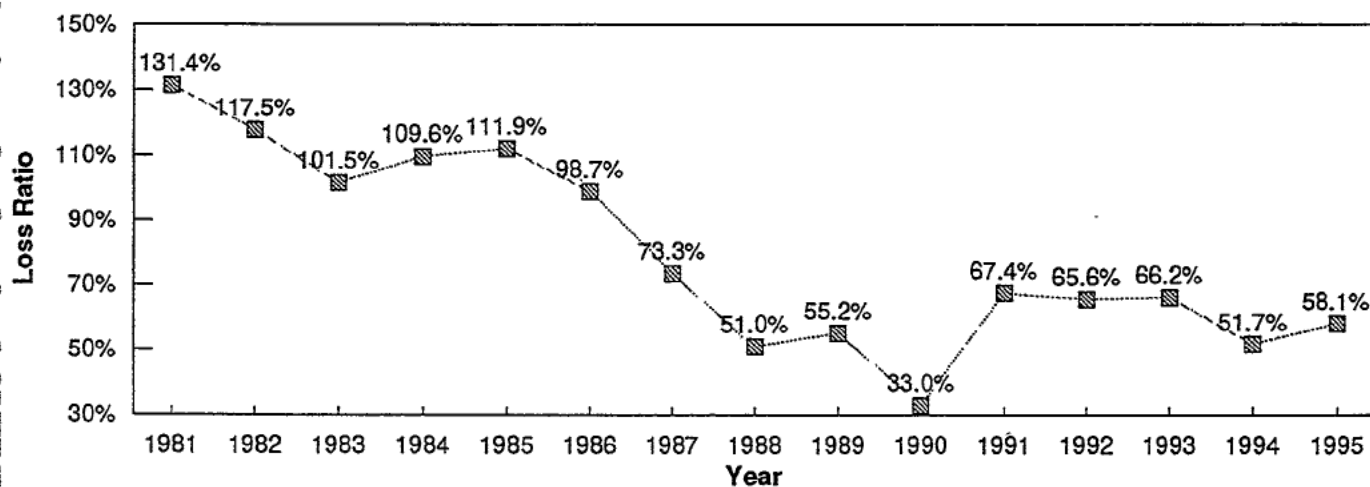


MEDICAL MALPRACTICE INSURANCE IN MISSOURI

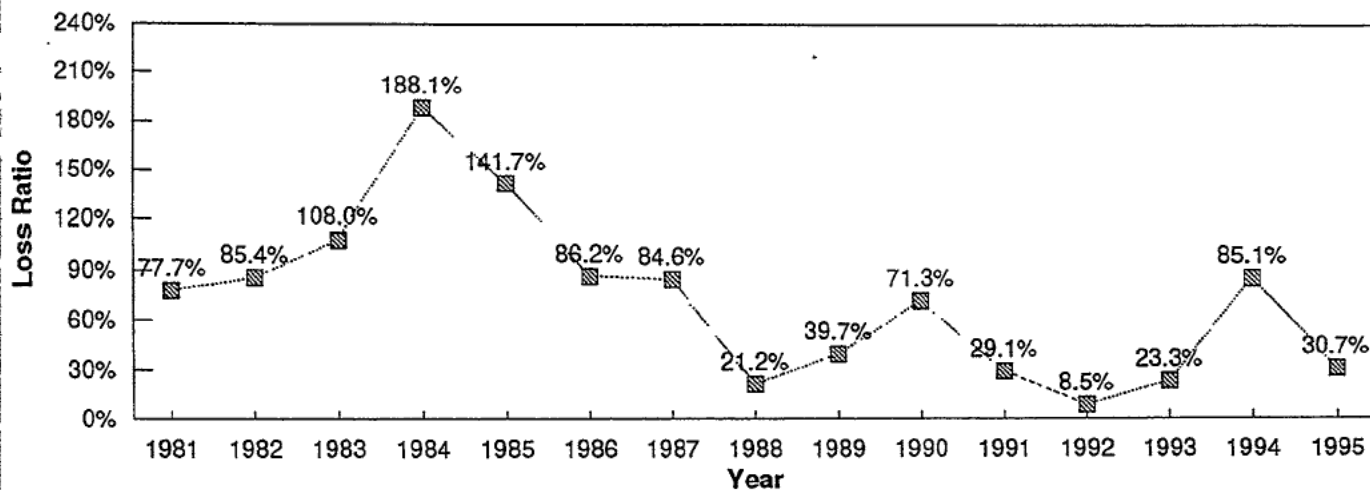
**Missouri Loss Ratio
All Classifications**



Physicians & Surgeons

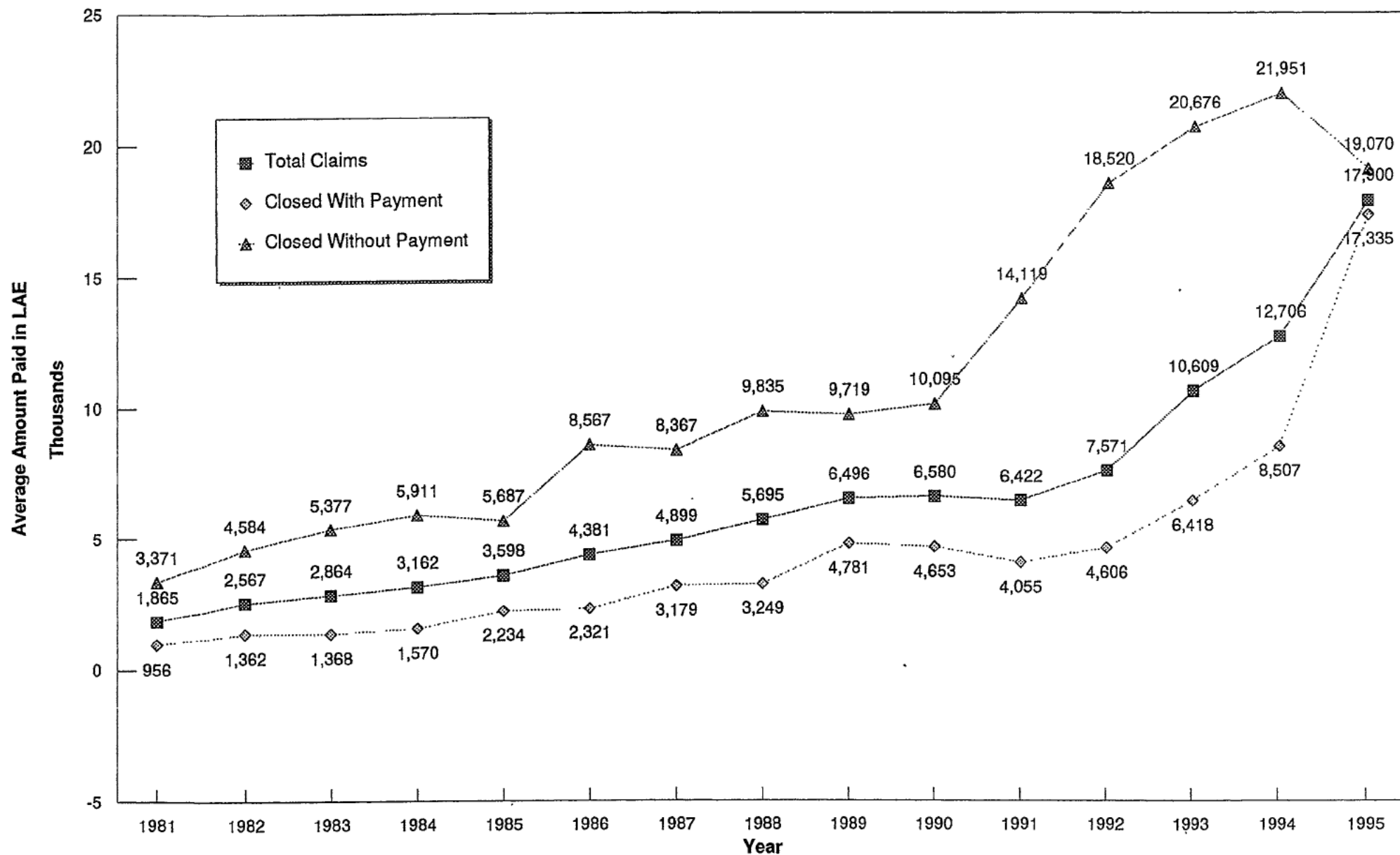


Hospitals



MEDICAL MALPRACTICE INSURANCE IN MISSOURI

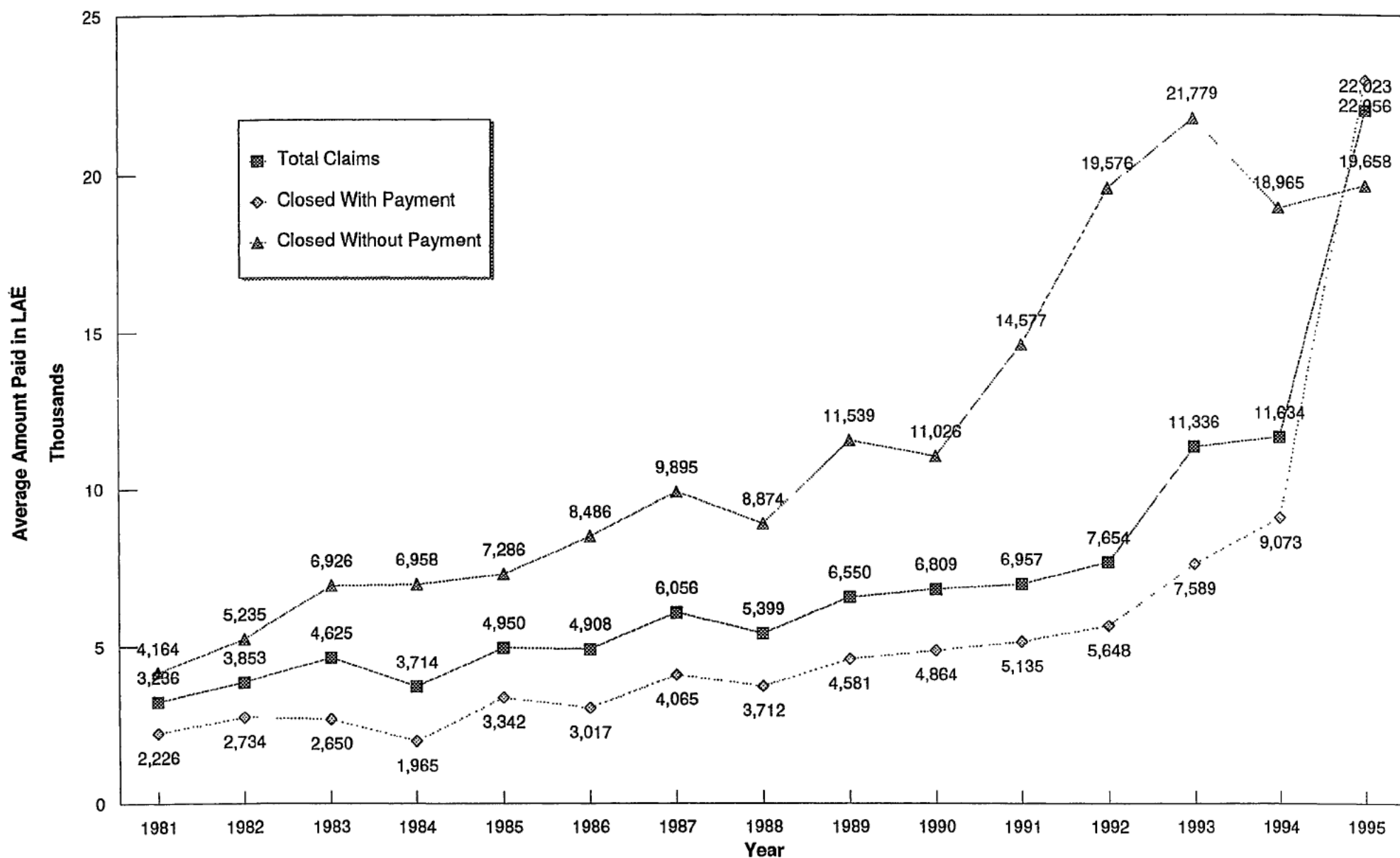
Allocated Loss Adjustment Expense All Classifications



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

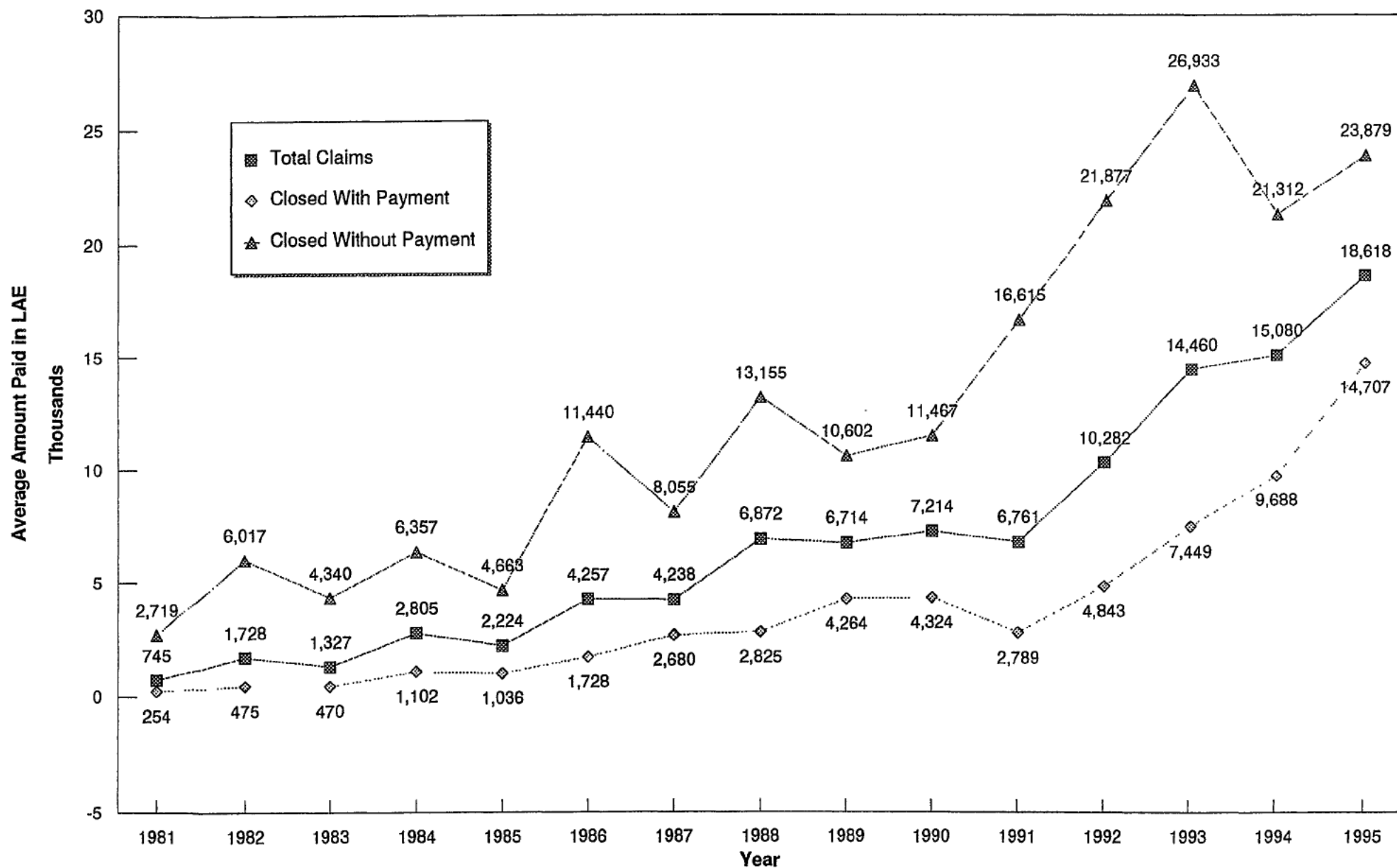
Allocated Loss Adjustment Expense Physicians & Surgeons



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

MEDICAL MALPRACTICE INSURANCE IN MISSOURI

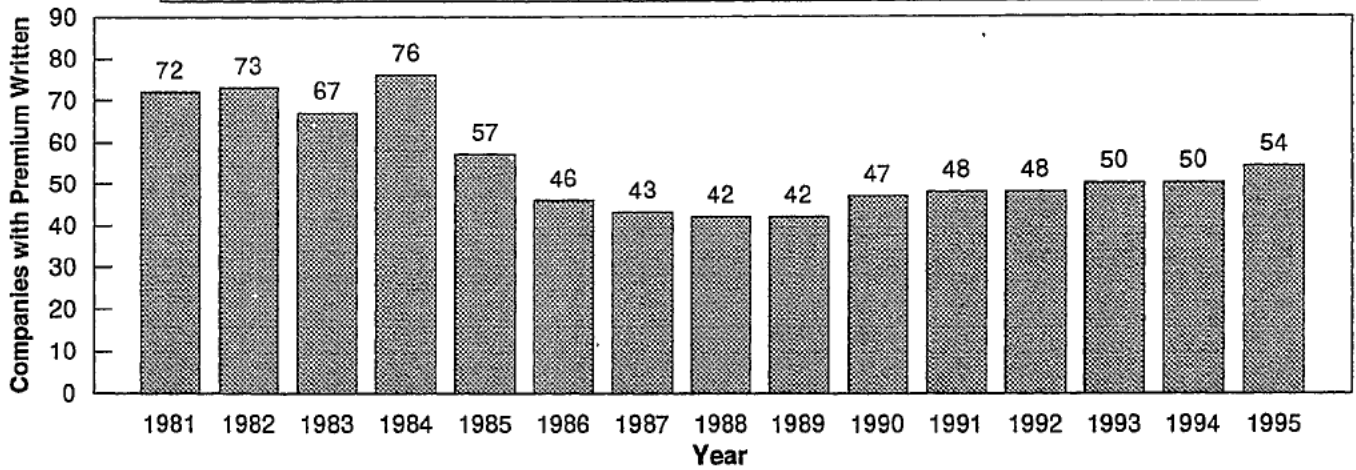
Allocated Loss Adjustment Expense Hospitals



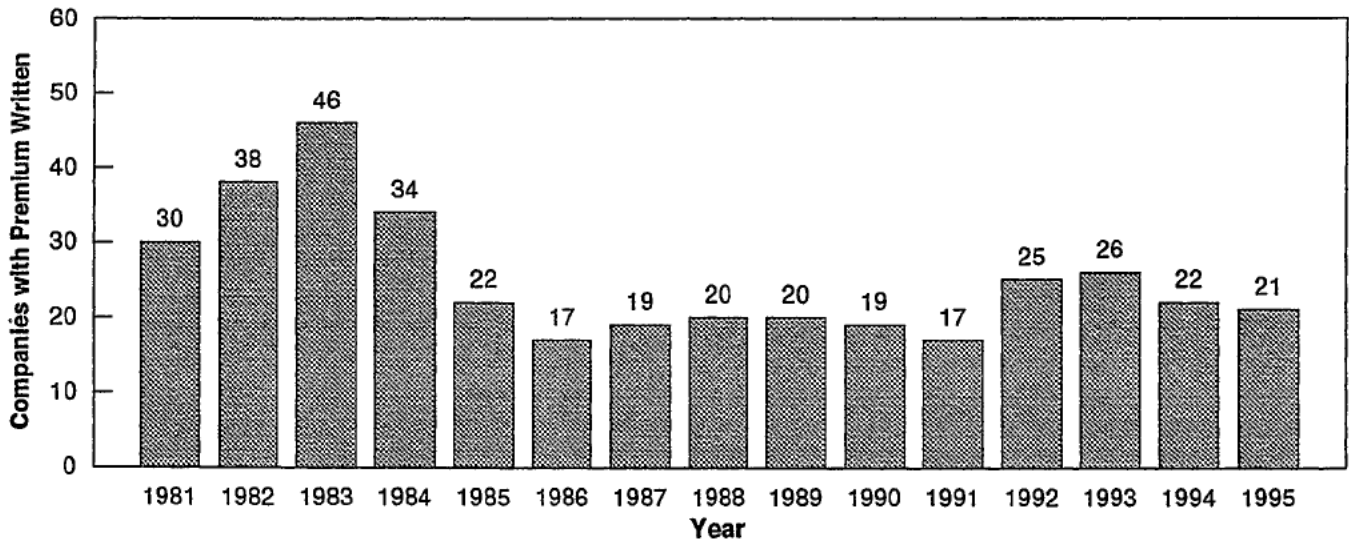
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MEDICAL MALPRACTICE INSURANCE IN MISSOURI

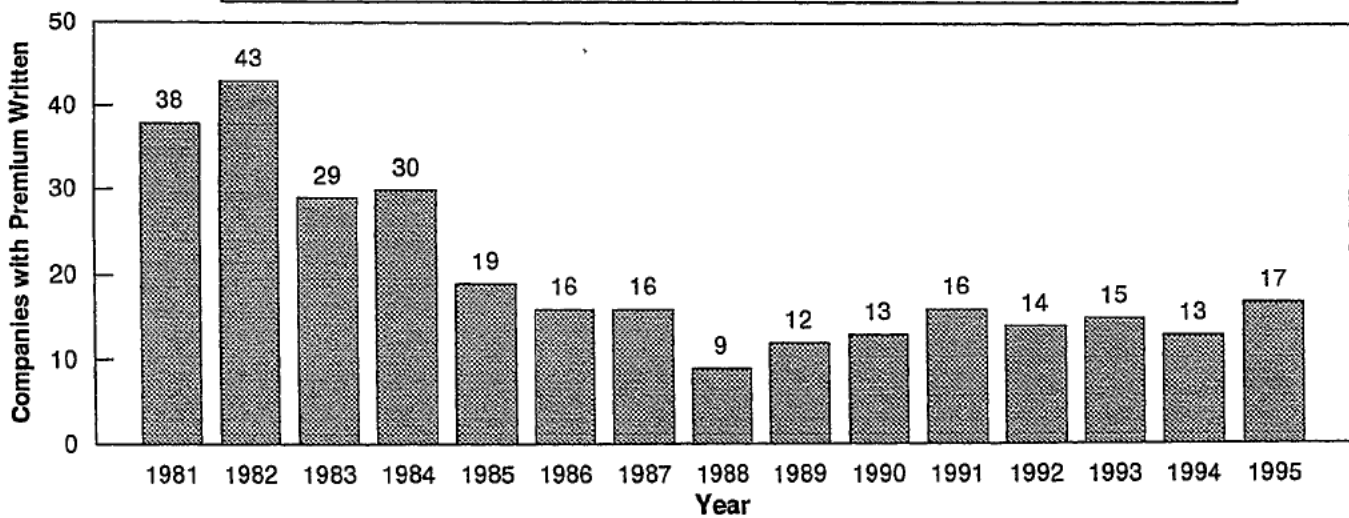
Companies Writing Medical Malpractice Insurance All Classifications



Physicians & Surgeons



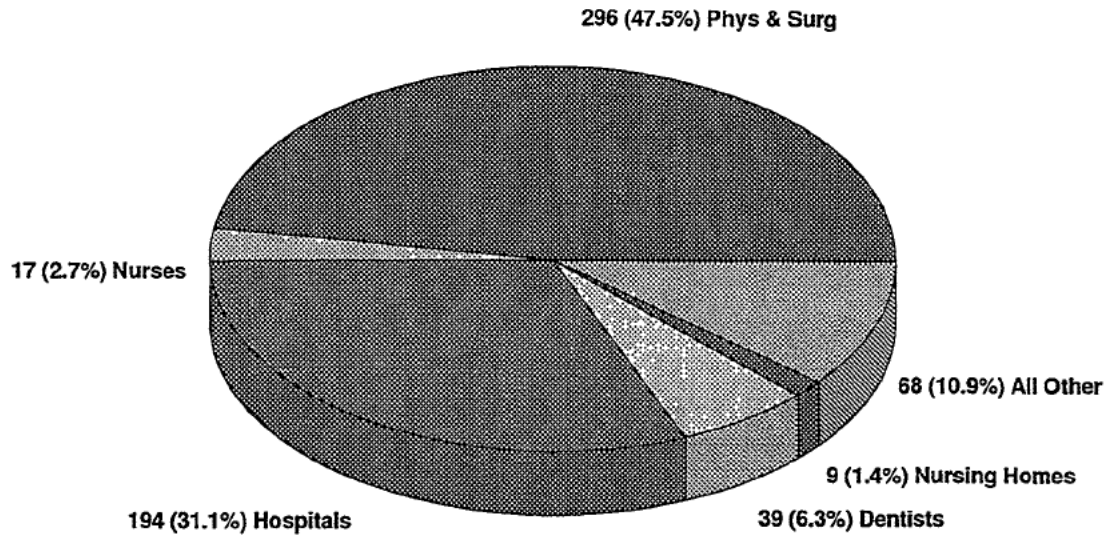
Hospitals



MEDICAL MALPRACTICE INSURANCE IN MISSOURI

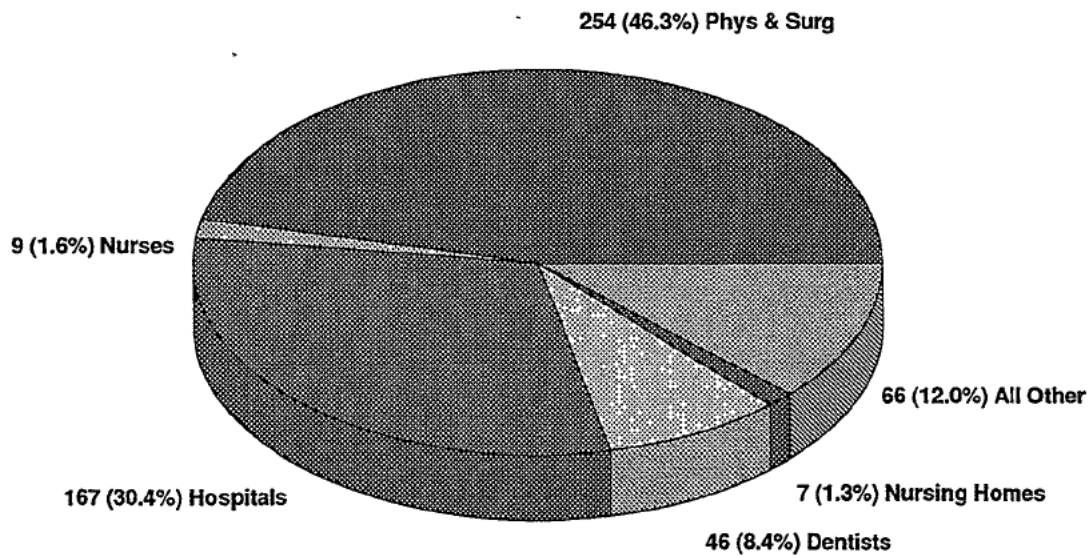
Percentage of Paid Claims by Profession

1995



Percentage of Paid Claims by Profession

1994



Section II

Claim Data by Indemnity Paid

This section outlines individual claim data into classifications based on the amount of indemnity paid. The data are divided into summaries of All Claims, Physicians and Hospitals for the years 1993, 1994 and 1995. The following data is presented by paid indemnity classification:

Average Number of Months from Occurrence to Close
Number of Claims Reported and Closed
Cumulative Percentage of Number of Claims on Claims Closed
Total Indemnity Paid on all Closed Claims
Cumulative Percentage of Indemnity Paid on Claims Closed
Average Economic Damage Paid on Closed Claims
Average Non-economic Damage Paid on Closed Claims
Average Indemnity Paid per Defendant (Excludes LAE)
Average Allocated Loss Adjustment Expense Paid per Defendant

The following definitions may aid individuals interested in the following tables:

Economic Damage

Damages arising from monetary harm including medical bills, loss wages and lost earning capacity. (Unlimited in amount).

Non-Economic Damages

Damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Does not include punitive damages).

Loss Adjustment Expense

The expenses involved in the settlement of a loss. Allocated Loss Adjustment Expense can be assigned to a specific claim such as legal fees, court costs, appraisals, etc.

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1995
ALL CLAIMS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	47	1,291	67.45	0	0.00	0	0	0	17,335
1-999	9	29	68.97	13,622	0.02	328	141	470	1,149
1,000-1,999	32	23	70.17	32,790	0.06	884	542	1,426	3,399
2,000-2,999	26	12	70.79	27,618	0.09	861	1,441	2,302	1,633
3,000-3,999	29	16	71.63	52,013	0.16	1,165	2,086	3,251	3,149
4,000-4,999	43	9	72.10	38,350	0.21	1,866	2,395	4,261	7,990
5,000-5,999	27	18	73.04	91,581	0.32	1,311	3,777	5,088	3,905
6,000-6,999	53	7	73.41	42,700	0.37	3,820	2,280	6,100	8,781
7,000-7,999	30	14	74.14	105,000	0.51	3,682	3,818	7,500	4,301
8,000-8,999	41	2	74.24	16,000	0.53	2,180	5,820	8,000	8,727
9,000-9,999	39	6	74.56	56,000	0.60	1,517	7,817	9,333	4,333
10,000-19,999	44	62	77.80	765,211	1.55	5,561	6,781	12,342	8,389
20,000-29,999	57	47	80.25	1,109,500	2.94	12,113	11,493	23,606	15,546
30,000-39,999	46	30	81.82	1,008,833	4.21	16,547	17,081	33,628	14,397
40,000-49,999	48	22	82.97	927,948	5.37	17,288	24,891	42,179	16,624
50,000-59,999	52	27	84.38	1,382,275	7.10	22,018	29,178	51,195	15,697
60,000-69,999	54	13	85.06	837,917	8.15	24,603	39,852	64,455	24,913
70,000-79,999	62	24	86.31	1,772,500	10.37	31,779	42,075	73,854	27,842
80,000-89,999	60	15	87.10	1,254,390	11.94	24,920	58,706	83,626	18,074
90,000-99,999	43	14	87.83	1,295,718	13.56	42,301	50,250	92,551	16,120
100,000-199,999	57	87	92.37	11,995,700	28.58	64,365	73,517	137,882	28,996
200,000-299,999	59	69	95.98	15,953,816	48.56	104,328	126,886	231,215	29,959
300,000-399,999	66	24	97.23	7,954,128	58.52	145,490	185,932	331,422	45,730
400,000-499,999	47	17	98.12	7,357,485	67.73	150,154	282,640	432,793	24,353
500,000-999,999	58	31	99.74	18,992,000	91.51	281,910	330,735	612,645	33,985
1,000,000-1,999,999	102	5	100.00	6,781,888	100.00	701,178	655,200	1,356,378	55,221
TOTAL	48	1,914		79,864,983		18,659	23,068	41,727	17,900
TOTAL (PAID ONLY)	49	623		79,864,983		57,324	70,870	128,194	19,070

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1995
PHYSICIANS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	49	751	71.73	0	0.00	0	0	0	22,956
1-999	9	8	72.49	3,219	0.01	402	0	402	2,079
1,000-1,999	27	7	73.16	10,017	0.03	1,148	283	1,431	7,066
2,000-2,999	44	2	73.35	4,535	0.04	1,268	1,000	2,268	782
3,000-3,999	59	3	73.64	9,763	0.06	1,667	1,588	3,254	8,904
4,000-4,999	30	3	73.93	13,350	0.09	2,617	1,833	4,450	1,337
5,000-5,999	16	3	74.21	15,000	0.12	333	4,667	5,000	0
6,000-6,999	35	2	74.40	12,000	0.15	5,000	1,000	6,000	12,063
7,000-7,999	37	3	74.69	22,500	0.20	3,817	3,683	7,500	5,245
10,000-19,999	57	23	76.89	268,659	0.78	5,378	6,303	11,681	9,832
20,000-29,999	63	23	79.08	540,500	1.95	16,272	7,228	23,500	14,205
30,000-39,999	42	14	80.42	481,333	2.99	20,152	14,229	34,381	14,038
40,000-49,999	55	8	81.18	332,000	3.71	21,353	20,147	41,500	14,401
50,000-59,999	55	8	81.95	406,250	4.59	26,980	23,801	50,781	11,353
60,000-69,999	46	10	82.90	650,417	6.00	21,004	44,038	65,042	23,989
70,000-79,999	62	16	84.43	1,190,000	8.58	32,313	42,063	74,375	32,374
80,000-89,999	77	9	85.29	755,953	10.21	28,822	55,173	83,995	20,866
90,000-99,999	44	6	85.86	558,750	11.42	37,250	55,875	93,125	17,645
100,000-199,999	55	55	91.12	7,806,286	28.33	71,168	70,765	141,932	21,629
200,000-299,999	57	48	95.70	11,073,744	52.32	103,939	126,764	230,703	24,014
300,000-399,999	69	11	96.75	3,693,634	60.32	164,590	171,195	335,785	32,883
400,000-499,999	48	12	97.90	5,294,985	71.78	184,588	256,661	441,249	27,495
500,000-999,999	58	22	100.00	13,027,500	100.00	251,146	341,013	592,159	29,078
TOTAL	50	1,047		46,170,395		19,943	24,155	44,098	22,023
TOTAL (PAID ONLY)	53	296		46,170,395		70,540	85,441	155,981	19,658

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1995
HOSPITALS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	44	261	57.36	0	0.00	0	0	0	14,707
1-999	11	10	59.56	5,845	0.02	275	309	585	277
1,000-1,999	12	10	61.76	14,356	0.08	592	843	1,436	466
2,000-2,999	22	7	63.30	16,583	0.15	685	1,684	2,369	2,573
3,000-3,999	23	8	65.05	25,750	0.26	1,131	2,088	3,219	2,900
4,000-4,999	49	4	65.93	16,500	0.32	1,225	2,900	4,125	16,975
5,000-5,999	36	8	67.69	40,675	0.49	2,005	3,080	5,084	5,097
6,000-6,999	115	2	68.13	12,000	0.54	2,520	3,480	6,000	17,283
7,000-7,999	32	8	69.89	60,000	0.79	4,075	3,425	7,500	5,225
8,000-8,999	56	1	70.11	8,000	0.82	3,360	4,640	8,000	13,964
9,000-9,999	39	6	71.43	56,000	1.05	1,517	7,817	9,333	4,333
10,000-19,999	37	22	76.26	279,500	2.19	5,353	7,351	12,705	10,471
20,000-29,999	48	10	78.46	228,000	3.13	6,130	16,670	22,800	28,015
30,000-39,999	46	6	79.78	197,500	3.93	11,825	21,092	32,917	24,820
40,000-49,999	43	9	81.76	372,500	5.46	16,214	25,174	41,389	21,907
50,000-59,999	46	12	84.40	620,500	8.00	15,983	35,726	51,708	20,617
60,000-69,999	76	2	84.84	125,000	8.51	43,650	18,850	62,500	34,688
70,000-79,999	68	5	85.93	365,000	10.01	31,040	41,960	73,000	23,062
80,000-89,999	33	5	87.03	413,437	11.70	18,480	64,207	82,687	12,825
90,000-99,999	42	6	88.35	551,968	13.96	48,786	43,209	91,995	16,476
100,000-199,999	51	16	91.87	2,149,164	22.76	57,593	76,729	134,323	62,648
200,000-299,999	74	15	95.16	3,521,500	37.18	90,617	144,150	234,767	50,465
300,000-399,999	74	8	96.92	2,697,161	48.23	158,283	178,863	337,145	63,730
400,000-499,999	44	1	97.14	450,000	50.07	52,619	397,381	450,000	4,022
500,000-999,999	58	8	98.90	5,409,500	72.23	357,375	318,813	676,188	44,734
1,000,000-1,999,999	102	5	100.00	6,781,888	100.00	701,178	655,200	1,356,378	55,221
TOTAL	45	455		24,418,327		24,777	28,890	53,667	18,618
TOTAL (PAID ONLY)	45	194		24,418,327		58,110	67,757	125,868	23,879

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1994
ALL CLAIMS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	48	1,209	68.77	0	0.00	0	0	0	8,507
1-999	16	31	70.53	12,817	0.02	302	111	413	962
1,000-1,999	14	16	71.44	23,179	0.05	770	678	1,449	648
2,000-2,999	21	16	72.35	36,607	0.10	1,403	885	2,288	2,186
3,000-3,999	103	13	73.09	42,963	0.16	1,124	2,181	3,305	4,726
4,000-4,999	24	9	73.61	38,794	0.21	2,635	1,676	4,310	404
5,000-5,999	32	22	74.86	111,863	0.37	3,021	2,064	5,085	4,325
6,000-6,999	51	7	75.26	42,777	0.43	5,457	654	6,111	5,505
7,000-7,999	75	8	75.71	59,000	0.51	4,180	3,195	7,375	9,427
8,000-8,999	18	4	75.94	34,250	0.56	3,230	5,332	8,563	856
9,000-9,999	81	2	76.05	18,500	0.58	3,442	5,808	9,250	2,557
10,000-19,999	50	47	78.73	650,382	1.48	6,098	7,740	13,838	9,106
20,000-29,999	54	41	81.06	928,739	2.77	10,251	12,401	22,652	8,815
30,000-39,999	57	33	82.94	1,116,127	4.31	16,698	17,124	33,822	16,480
40,000-49,999	39	20	84.07	837,266	5.47	16,698	25,165	41,863	14,987
50,000-59,999	52	20	85.21	1,024,349	6.89	19,743	31,474	51,217	26,604
60,000-69,999	40	11	85.84	711,000	7.88	32,385	32,251	64,636	15,351
70,000-79,999	38	17	86.80	1,265,000	9.63	34,201	40,211	74,412	9,473
80,000-89,999	57	10	87.37	834,448	10.78	35,719	47,726	83,445	22,610
90,000-99,999	59	11	88.00	1,013,732	12.19	36,507	55,651	92,157	21,141
100,000-199,999	57	102	93.80	13,678,674	31.13	66,885	67,219	134,105	24,014
200,000-299,999	72	40	96.08	9,620,206	44.45	103,944	136,561	240,505	24,516
300,000-399,999	65	28	97.67	9,694,361	57.87	155,197	191,030	346,227	40,054
400,000-499,999	54	8	98.12	3,508,729	62.73	163,098	275,494	438,591	39,921
500,000-999,999	51	24	99.49	14,322,217	82.56	352,464	244,295	596,759	137,759
1,000,000-1,999,999	111	7	99.89	8,140,000	93.83	513,714	649,143	1,162,857	57,531
2,000,000-2,999,999	66	2	100.00	4,458,400	100.00	425,000	1,804,200	2,229,200	79,800
TOTAL	49	1,758		72,224,380		19,032	22,051	41,083	12,706
TOTAL (PAID ONLY)	51	549		72,224,380		60,945	70,611	131,556	21,951

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1994
PHYSICIANS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	51	727	74.11	0	0.00	0	0	0	9,073
1-999	7	7	74.82	1,819	0.00	260	0	260	0
1,000-1,999	13	2	75.03	2,500	0.01	775	475	1,250	0
2,000-2,999	18	5	75.54	11,891	0.04	1,878	500	2,378	4,913
3,000-3,999	39	2	75.74	6,800	0.06	1,450	1,950	3,400	2,102
4,000-4,999	19	3	76.04	13,050	0.09	2,150	2,200	4,350	265
5,000-5,999	33	5	76.55	25,500	0.16	3,600	1,500	5,100	4,078
6,000-6,999	25	3	76.86	18,777	0.20	6,259	0	6,259	4,990
7,000-7,999	99	1	76.96	7,500	0.22	7,500	0	7,500	7,450
8,000-8,999	20	3	77.27	25,750	0.29	3,667	4,917	8,583	1,068
9,000-9,999	150	1	77.37	9,000	0.31	4,500	4,500	9,000	4,364
10,000-19,999	77	18	79.20	241,500	0.93	7,650	5,766	13,417	14,570
20,000-29,999	71	17	80.94	385,350	1.91	10,165	12,502	22,668	7,578
30,000-39,999	65	14	82.36	467,250	3.10	15,786	17,589	33,375	17,240
40,000-49,999	45	11	83.49	462,000	4.28	14,059	27,941	42,000	20,412
50,000-59,999	56	9	84.40	474,349	5.49	19,140	33,565	52,705	26,951
60,000-69,999	39	5	84.91	322,500	6.31	27,434	37,066	64,500	5,859
70,000-79,999	47	9	85.83	670,000	8.02	32,658	41,786	74,444	11,157
80,000-89,999	64	4	86.24	330,000	8.86	45,625	36,875	82,500	40,169
90,000-99,999	65	7	86.95	649,982	10.51	44,914	47,940	92,855	15,806
100,000-199,999	53	60	93.07	8,093,713	31.14	69,551	65,344	134,895	21,818
200,000-299,999	70	26	95.72	6,279,488	47.14	107,376	134,143	241,519	27,906
300,000-399,999	60	18	97.55	6,295,709	63.18	167,084	182,677	349,762	15,941
400,000-499,999	56	6	98.17	2,658,729	69.96	185,963	257,158	443,122	36,435
500,000-999,999	49	15	99.69	8,790,000	92.36	390,591	195,409	586,000	44,026
1,000,000-1,999,999	109	3	100.00	3,000,000	100.00	533,333	466,667	1,000,000	12,009
TOTAL	52	981		39,243,157		20,811	19,192	40,003	11,634
TOTAL (PAID ONLY)	56	254		39,243,157		80,375	74,125	154,501	18,965

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1994
HOSPITALS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	41	193	53.61	0	0.00	0	0	0	9,688
1-999	30	12	56.94	5,804	0.03	238	246	484	2,486
1,000-1,999	12	7	58.89	10,105	0.07	814	629	1,444	1,311
2,000-2,999	24	8	61.11	18,160	0.16	999	1,271	2,270	1,124
3,000-3,999	183	6	62.78	19,663	0.25	1,071	2,206	3,277	8,417
4,000-4,999	16	2	63.33	8,600	0.29	1,810	2,490	4,300	486
5,000-5,999	40	13	66.94	65,500	0.59	2,306	2,732	5,038	5,743
6,000-6,999	11	1	67.22	6,000	0.62	2,580	3,420	6,000	1,030
7,000-7,999	46	1	67.50	7,000	0.65	2,940	4,060	7,000	2,488
10,000-19,999	27	11	70.56	147,721	1.33	5,069	8,360	13,429	5,968
20,000-29,999	40	14	74.44	326,389	2.84	12,089	11,225	23,314	11,969
30,000-39,999	49	7	76.39	244,415	3.96	17,328	17,589	34,916	11,321
40,000-49,999	33	9	78.89	375,266	5.69	19,924	21,772	41,696	8,357
50,000-59,999	54	7	80.83	350,000	7.31	25,643	24,357	50,000	31,951
60,000-69,999	41	6	82.50	388,500	9.10	36,512	28,238	64,750	23,261
70,000-79,999	28	4	83.61	295,000	10.46	17,675	56,075	73,750	8,936
80,000-89,999	38	4	84.72	336,115	12.01	17,180	66,849	84,029	10,778
90,000-99,999	60	3	85.56	273,750	13.27	25,725	65,525	91,250	40,541
100,000-199,999	60	26	92.78	3,535,217	29.58	64,891	71,079	135,970	30,438
200,000-299,999	46	8	95.00	1,920,683	38.43	110,242	129,844	240,085	13,793
300,000-399,999	83	6	96.67	1,960,000	47.47	165,500	161,167	326,667	121,430
400,000-499,999	49	2	97.22	850,000	51.39	94,500	330,500	425,000	50,379
500,000-999,999	48	6	98.89	3,932,217	69.52	319,212	336,158	655,370	58,167
1,000,000-1,999,999	122	2	99.44	2,150,000	79.44	741,500	333,500	1,075,000	95,185
2,000,000-2,999,999	66	2	100.00	4,458,400	100.00	425,000	1,804,200	2,229,200	79,800
TOTAL	44	360		21,684,505		25,562	34,673	60,235	15,080
TOTAL (PAID ONLY)	48	167		21,684,505		55,103	74,744	129,847	21,312

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1993
ALL CLAIMS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	44	1,340	70.60	0	0.00	0	0	0	6,418
1-999	30	20	71.65	8,127	0.01	273	134	406	5,396
1,000-1,999	27	15	72.44	20,719	0.04	850	531	1,381	3,102
2,000-2,999	28	25	73.76	60,102	0.11	1,498	906	2,404	9,086
3,000-3,999	86	20	74.82	69,411	0.20	1,789	1,682	3,471	3,114
4,000-4,999	21	3	74.97	12,000	0.21	1,467	2,533	4,000	181
5,000-5,999	48	21	76.08	105,250	0.34	2,528	2,484	5,012	7,503
6,000-6,999	33	5	76.34	31,250	0.38	3,538	2,712	6,250	3,316
7,000-7,999	44	9	76.82	67,500	0.46	4,733	2,767	7,500	11,412
8,000-8,999	38	6	77.13	50,822	0.52	4,925	3,545	8,470	7,076
9,000-9,999	70	3	77.29	27,425	0.56	4,242	4,900	9,142	13,386
10,000-19,999	57	60	80.45	792,220	1.53	6,792	6,412	13,204	9,030
20,000-29,999	62	42	82.67	1,004,831	2.77	13,471	10,454	23,925	14,652
30,000-39,999	57	37	84.62	1,249,429	4.31	14,933	18,836	33,768	13,327
40,000-49,999	54	23	85.83	973,000	5.51	18,342	23,963	42,304	15,764
50,000-59,999	48	30	87.41	1,531,163	7.40	25,518	25,521	51,039	14,476
60,000-69,999	43	12	88.04	747,500	8.32	30,185	32,107	62,292	15,906
70,000-79,999	50	16	88.88	1,186,000	9.79	29,777	44,348	74,125	25,020
80,000-89,999	74	9	89.36	733,841	10.69	33,963	47,575	81,538	20,161
90,000-99,999	50	13	90.04	1,196,609	12.17	34,161	57,886	92,047	21,914
100,000-199,999	59	59	93.15	7,973,717	22.00	64,101	71,047	135,148	25,734
200,000-299,999	54	55	96.05	12,454,223	37.35	110,148	116,293	226,440	26,273
300,000-399,999	51	18	97.00	6,010,768	44.77	146,168	187,764	333,932	31,150
400,000-499,999	56	15	97.79	6,370,686	52.62	227,397	197,315	424,712	28,766
500,000-999,999	63	31	99.42	20,481,954	77.87	321,984	338,724	660,708	71,026
1,000,000-1,999,999	100	9	99.89	11,953,983	92.61	863,238	464,983	1,328,220	91,297
2,000,000-2,999,999	70	1	99.95	2,990,000	96.30	2,990,000	0	2,990,000	216,763
3,000,000-3,999,999	43	1	100.00	3,000,000	100.00	656,000	2,344,000	3,000,000	32,616
TOTAL	47	1,898		81,102,530		22,040	20,691	42,731	10,609
TOTAL (PAID ONLY)	54	558		81,102,530		74,967	70,378	145,345	20,676

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1993
PHYSICIANS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	47	719	73.59	0	0.00	0	0	0	7,589
1-999	62	7	74.31	2,842	0.01	263	143	406	15,167
1,000-1,999	21	5	74.82	6,925	0.02	873	512	1,385	89
2,000-2,999	35	5	75.33	12,964	0.05	2,093	500	2,593	39,775
3,000-3,999	99	8	76.15	27,875	0.12	1,938	1,547	3,484	3,320
4,000-4,999	23	1	76.25	4,000	0.13	4,000	0	4,000	542
5,000-5,999	48	6	76.87	30,000	0.20	3,333	1,667	5,000	5,346
6,000-6,999	24	2	77.07	13,000	0.23	3,250	3,250	6,500	2,566
8,000-8,999	74	1	77.18	8,750	0.25	8,750	0	8,750	34,838
9,000-9,999	78	2	77.38	18,425	0.29	4,713	4,500	9,213	20,080
10,000-19,999	55	21	79.53	292,195	0.98	7,490	6,424	13,914	8,977
20,000-29,999	76	12	80.76	290,000	1.66	17,874	6,293	24,167	13,349
30,000-39,999	69	14	82.19	463,714	2.75	15,083	18,039	33,122	14,078
40,000-49,999	50	9	83.11	375,000	3.63	19,889	21,778	41,667	12,552
50,000-59,999	57	12	84.34	608,000	5.06	27,917	22,750	50,667	15,586
60,000-69,999	49	6	84.95	372,500	5.94	34,453	27,630	62,083	11,873
70,000-79,999	50	8	85.77	595,000	7.34	26,235	48,141	74,375	26,917
80,000-89,999	89	6	86.39	482,591	8.47	30,361	50,071	80,432	19,330
90,000-99,999	48	6	87.00	555,000	9.78	20,755	71,745	92,500	18,671
100,000-199,999	60	41	91.20	5,429,417	22.54	72,479	59,946	132,425	21,287
200,000-299,999	56	39	95.19	8,736,888	43.07	114,857	109,166	224,023	21,651
300,000-399,999	50	14	96.62	4,655,000	54.01	131,714	200,786	332,500	30,337
400,000-499,999	60	11	97.75	4,630,000	64.90	217,115	203,794	420,909	29,380
500,000-999,999	56	21	99.90	13,466,954	96.55	352,571	288,712	641,284	59,406
1,000,000-1,999,999	44	1	100.00	1,467,586	100.00	1,467,586	0	1,467,586	101,214
TOTAL	50	977		42,544,626		22,985	20,562	43,546	11,336
TOTAL (PAID ONLY)	58	258		42,544,626		87,039	77,863	164,902	21,779

MISSOURI
DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1993
HOSPITALS

INDEMNITY PAID	AVG. MONTHS	NO. CLAIM REPORTS	CUM % OF CLAIMS	INDEMNITY PAID	CUM % OF INDEMNITY PAID	AVG ECONOMIC DAMAGE	AVG NON- ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	40	290	64.02	0	0.00	0	0	0	7,449
1-999	11	5	65.12	1,983	0.01	257	139	397	351
1,000-1,999	31	6	66.45	7,500	0.03	816	434	1,250	7,348
2,000-2,999	25	8	68.21	19,002	0.10	1,238	1,138	2,375	2,494
3,000-3,999	35	2	68.65	6,000	0.12	1,155	1,845	3,000	10,057
5,000-5,999	53	11	71.08	55,000	0.32	2,434	2,566	5,000	10,891
6,000-6,999	47	2	71.52	12,250	0.36	4,344	1,781	6,125	5,725
7,000-7,999	28	5	72.63	37,500	0.49	4,020	3,480	7,500	5,411
8,000-8,999	67	1	72.85	8,000	0.52	8,000	0	8,000	3,285
10,000-19,999	56	23	77.92	283,475	1.52	5,159	7,166	12,325	11,866
20,000-29,999	65	12	80.57	281,448	2.51	14,117	9,338	23,454	14,865
30,000-39,999	45	14	83.66	463,215	4.14	17,592	15,495	33,087	13,115
40,000-49,999	51	10	85.87	423,000	5.63	17,884	24,416	42,300	22,594
50,000-59,999	34	12	88.52	608,600	7.78	23,165	27,552	50,717	11,176
60,000-69,999	30	1	88.74	62,500	8.00	62,500	0	62,500	204
70,000-79,999	52	4	89.62	302,000	9.06	30,965	44,535	75,500	27,415
80,000-89,999	85	1	89.85	83,750	9.35	10,000	73,750	83,750	44,582
90,000-99,999	36	5	90.95	455,000	10.96	38,590	52,410	91,000	20,353
100,000-199,999	47	10	93.16	1,456,500	16.09	42,779	102,871	145,650	48,426
200,000-299,999	57	10	95.36	2,322,500	24.27	107,456	124,794	232,250	40,753
300,000-399,999	63	1	95.58	350,000	25.50	30,000	320,000	350,000	20,134
400,000-499,999	46	4	96.47	1,740,686	31.64	255,672	179,500	435,172	27,077
500,000-999,999	84	9	98.45	6,415,000	54.24	285,556	427,222	712,778	105,071
1,000,000-1,999,999	127	5	99.56	6,998,732	78.90	926,744	473,003	1,399,746	135,231
2,000,000-2,999,999	70	1	99.78	2,990,000	89.43	2,990,000	0	2,990,000	216,763
3,000,000-3,999,999	43	1	100.00	3,000,000	100.00	656,000	2,344,000	3,000,000	32,616
TOTAL	44	453		28,383,641		32,819	29,838	62,657	14,460
TOTAL (PAID ONLY)	51	163		28,383,641		91,210	82,923	174,133	26,933

Section III

Claim Study by Bodily Injury Severity

Section III illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by months from incident to disposition for all classifications, physicians and hospitals. The following define the severity categories:

Severity 0, 1

Signifies a severity of injury that results in emotional injury only i.e. fright.

Severity 2, 3, 4

Signifies a severity of injury that results in insignificant or temporary injury i.e. contusions, minor scars, infections, fracture, burns, drug side effect.

Severity 5, 6, 7, 8

Signifies a severity of injury that results in permanent injury i.e. loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.

Severity 9

Signifies a severity of injury that results in death.

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
ALL CLAIMS

SEVERITY 0,1

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	1	1,650	-50.00	-44.19	2	2,957	100.00	-40.87	1	5,000	-50.00	25.00
7- 12	1	308	-66.67	-85.91	3	2,187	0.00	-94.89	3	42,833	0.00	2288.5
13- 18	1	7,500	-80.00	-48.10	5	14,450	400.00	-85.55	1	100,000		
19- 24	5	33,300	-44.44	-53.91	9	72,244	125.00	888.43	4	7,309	100.00	-90.60
25- 30	2	25,000	-71.43	-86.03	7	178,935	75.00	12.71	4	158,750	100.00	-1.40
31- 36					4	163,250	300.00	2620.8	1	6,000	-66.67	-38.98
37- 42	3	15,667	-57.14	-88.78	7	139,643	133.33	8.81	3	128,333	0.00	654.90
43- 48					6	88,833	200.00	-10.72	2	99,500	-33.33	171.36
49- 60					18	153,916	500.00	557.29	3	23,417	-40.00	-48.53
61- 71	2	5,625	-60.00	-82.95	5	33,000	150.00	-79.38	2	160,000	100.00	113.33
72- 82					5	86,000	66.67	-23.44	3	112,334	50.00	-10.73
83- 93					3	46,667	200.00	833.33	1	5,000	0.00	-50.00
94-104					2	134,370	100.00	1691.6	1	7,500	-50.00	-67.32
105-115									2	137,500		
127-137	1	160,000										
160-170	2	155,000										
215-225					1	3,000						
TOTAL	18	41,900	-76.62	-59.31	77	102,964	148.39	27.55	31	80,725	6.90	81.27

ALL CLAIMS

SEVERITY 2,3,4

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	33	2,627	32.00	-64.47	25	7,394	8.70	69.23	23	4,369	15.00	-33.28
7- 12	27	17,012	-3.57	111.16	28	8,056	75.00	-38.90	16	13,186	-48.39	-15.97
13- 18	31	17,672	138.46	-24.48	13	23,401	-18.75	-3.70	16	24,301	-23.81	-10.04
19- 24	21	25,092	-8.70	-14.53	23	29,359	35.29	-40.17	17	49,072	-48.48	20.43
25- 30	26	49,899	36.84	84.17	19	27,093	-13.64	-43.40	22	47,864	10.00	23.52
31- 36	19	97,005	26.67	108.75	15	46,469	-21.05	9.82	19	42,316	35.71	80.31
37- 42	24	84,760	60.00	109.01	15	40,553	25.00	1.65	12	39,896	0.00	186.76
43- 48	17	54,250	6.25	-40.82	16	91,666	-5.88	-48.43	17	177,735	13.33	23.72
49- 60	29	73,574	141.67	-8.83	12	80,699	-55.56	1.21	27	79,733	3.85	80.35
61- 71	16	110,594	23.08	-21.47	13	140,825	18.18	283.91	11	36,682	0.00	-61.05
72- 82	12	189,875	71.43	659.50	7	25,000	-53.33	-49.51	15	49,517	66.67	-73.95
83- 93	5	58,600	-16.67	49.79	6	39,122	-14.29	-55.14	7	87,214	16.67	74.65
94-104	3	60,000	50.00	-76.02	2	250,250						
105-115	2	45,000	0.00	291.30	2	11,500	0.00	-83.57	2	70,000		
116-126	1	175,000	-66.67	733.33	3	21,000						
127-137	1	10,000	0.00	-54.55	1	22,000	-50.00	-51.65	2	45,500	100.00	-54.50
138-148									10	3,750		
149-159					4	277,696						
160-170	1	75,000	-50.00	1100.0	2	6,250				750,000		
171-181					1	17,500	0.00	-97.67	1	25,000		
203-214									2	20,750		
215-225	2	13,250	0.00	-29.33	2	18,750	-50.00	-9.64	4	53,600	-0.89	13.83
TOTAL	270	54,625	29.19	18.04	209	46,279	-6.28	-13.66	223			

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
ALL CLAIMS

----- SEVERITY 5,6,7,8 -----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	2	3,500	0.00	-91.17	2	39,625						
7- 12	3	2,923	0.00	-91.84	3	35,833	-40.00	-3.84	5	37,264	-28.57	-74.03
13- 18	3	215,833	-25.00	87.89	4	114,875	33.33	173.99	3	41,926	-62.50	-24.66
19- 24	6	40,500	-33.33	-81.92	9	223,966	-35.71	39.29	14	160,786	75.00	214.39
25- 30	15	191,760	66.67	40.29	9	136,693	-10.00	-13.60	10	158,207	42.86	-16.55
31- 36	12	169,847	50.00	61.64	8	105,077	-38.46	5.93	13	99,192	18.18	-76.24
37- 42	25	234,240	25.00	55.13	20	150,999	-13.04	-12.91	23	173,374	21.05	-7.33
43- 48	19	207,105	-5.00	16.05	20	178,468	11.11	-66.99	18	540,631	-35.71	145.79
49- 60	37	219,049	54.17	-28.12	24	304,759	-14.29	33.71	28	227,927	-15.15	-47.31
61- 71	28	214,048	21.74	12.43	23	190,380	-4.17	-35.91	24	297,047	33.33	182.30
72- 82	13	121,551	18.18	-67.86	11	378,198	10.00	12.98	10	334,744	-41.18	52.05
83- 93	7	212,500	-53.33	-39.38	15	350,538	7.14	227.11	14	107,161	75.00	-12.94
94-104					8	86,770	100.00	-77.74	4	389,864	33.33	-6.43
105-115	6	415,000	200.00	364.99	2	89,250	-33.33	-33.06	3	133,333	0.00	-3.61
116-126	1	100,000							5	466,192		
127-137	1	850,000	-88.89	74.06	9	488,333						
138-148	3	20,333							3	85,883	-62.50	-57.90
149-159	1	249,945	0.00	2677.2	1	9,000	-83.33	-96.49	6	256,102	200.00	65.23
160-170	1	200,000										
171-181	3	316,667	-25.00	77.47	4	178,438	300.00	-88.53	1	1,555,297		
182-192	4	222,500	100.00	-55.94	2	505,000	-33.33	-32.22	3	745,099	-57.14	70.37
203-214	1	990,000							2	150,000		
215-225	5	326,218	150.00	100.75	2	162,500	0.00	-20.73	2	205,000		
TOTAL	196	210,152	11.36	-6.97	176	225,902	-7.85	-10.29	191	251,820	-2.05	-1.35

MISSOURI

ALL CLAIMS

----- SEVERITY 9 -----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6												
7- 12	4	268,750	100.00	2050.0	2	12,500	-60.00	-95.26	5	263,600	400.00	339.33
13- 18	6	221,250	50.00	-0.56	4	222,500	0.00	-2.89	4	229,125	0.00	42.53
19- 24	8	156,128	14.29	-19.04	7	192,857	-12.50	24.42	8	155,000	14.29	60.62
25- 30	12	246,042	33.33	84.69	9	133,222	80.00	-17.25	5	161,000	-54.55	-66.44
31- 36	19	128,374	171.43	21.43	7	105,714	-53.33	21.00	15	87,367	66.67	-69.09
37- 42	16	175,609	6.67	59.64	15	110,000	-6.25	-11.07	16	123,688	128.57	-53.33
43- 48	13	216,500	116.67	-43.70	6	384,521	-33.33	-4.93	9	404,444	12.50	194.63
49- 60	18	173,009	38.46	-11.94	13	196,464	-13.33	-5.64	15	208,204	-25.00	126.74
61- 71	19	121,341	111.11	-6.86	9	130,278	-25.00	-16.47	12	155,972	-14.29	-27.56
72- 82	8	151,875	-11.11	-37.80	9	244,167	12.50	144.17	8	100,000	14.29	115.04
83- 93	7	113,594	600.00	-36.89	1	180,000	-80.00	52.93	5	117,700	-37.50	34.51
94-104	5	174,000	25.00	54.67	4	112,500	-20.00	47.70	5	76,167	-44.44	-60.95
105-115	2	47,500	100.00	-68.33	1	150,000	0.00	500.00	1	25,000	0.00	-28.57
116-126	2	55,000							4	90,000		
127-137												
149-159									1	191,500		
TOTAL	139	166,706	59.77	-2.43	87	170,864	-23.01	4.09	113	164,155	3.67	-10.03

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
PHYSICIANS

SEVERITY 0,1												
LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6					1	50						
13- 18					2	22,500						
19- 24	1	60,000	-66.67	-53.67	3	129,500		1263.2	2	9,500	100.00	280.00
25- 30	1	25,000	0.00	400.00	1	5,000	-66.67	-97.54	3	203,333	200.00	2804.8
31- 36					2	74,000						
37- 42					3	311,667	50.00	78.10	2	175,000	100.00	775.00
43- 48					2	102,500	0.00	3.02	2	99,500	100.00	665.38
49- 60					10	119,250						
61- 71					3	46,667	200.00	-84.44	1	300,000		
72- 82					4	103,750	100.00	-38.06	2	167,501		
83- 93					3	46,667						
94-104					1	168,739						
105-115									1	225,000		
160-170	1	200,000										
TOTAL	3	95,000	-91.43	-12.10	35	108,080	169.23	-31.06	13	156,769	30.00	822.70

PHYSICIANS

SEVERITY 2,3,4												
LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	9	1,164	-18.18	-81.37	11	6,248	83.33	36.87	6	4,565	50.00	-75.66
7- 12	7	14,620	250.00	201.44	2	4,850	-33.33	-84.68	3	31,667	-40.00	-11.73
13- 18	7	26,071	133.33	47.85	3	17,633	-25.00	-35.42	4	27,305	33.33	-52.37
19- 24	8	40,155	33.33	-6.98	6	43,167	0.00	-50.19	6	86,667	-53.85	14.78
25- 30	10	96,835	0.00	237.10	10	28,726	100.00	-68.59	5	91,459	25.00	156.73
31- 36	8	142,287	60.00	97.62	5	72,000	0.00	-4.70	5	75,550	150.00	331.10
37- 42	9	130,278	125.00	215.82	4	41,250	33.33	48.20	3	27,833	50.00	39.17
43- 48	7	81,750	133.33	666.41	3	10,667	-25.00	-63.53	4	29,250	-42.86	-81.51
49- 60	10	113,515	66.67	15.17	6	98,564	-25.00	-43.41	8	174,188	-33.33	144.55
61- 71	9	127,222	50.00	-44.66	6	229,892	100.00	556.83	3	35,000	-25.00	-75.55
72- 82	2	209,000	100.00	1990.0	1	10,000	-87.50	-55.31	8	22,375	100.00	-22.84
83- 93	3	13,333	50.00	-52.59	2	28,125	0.00	-47.67	2	53,750	0.00	-16.75
94-104	2	78,750										
105-115									1	100,000		
116-126					2	28,500						
127-137	1	10,000							1	14,000		
138-148									5	3,750		
149-159					3	301,095						
171-181					1	17,500						
215-225	1	25,000	-50.00	33.33	2	18,750	-33.33	-17.28	3	22,667		
TOTAL	93	79,555	38.81	24.34	67	63,983	0.00	13.62	67	56,312	4.69	-19.74

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
PHYSICIANS

SEVERITY 5,6,7,8

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6					1	4,250						
7- 12									2	30,000	-33.33	-43.75
13- 18	1	375,000	-66.67	147.25	3	151,667	50.00	156.46	2	59,140	-33.33	726.55
19- 24	4	43,250	-42.86	-75.80	7	178,711	-22.22	-15.86	9	212,389	125.00	386.48
25- 30	10	179,390	100.00	-22.31	5	230,900	-16.67	-7.64	6	250,000	20.00	38.58
31- 36	4	409,375	-20.00	192.41	5	140,000	-37.50	-1.58	8	142,250	14.29	-36.78
37- 42	18	224,802	12.50	31.03	16	171,561	0.00	1.38	16	169,219	33.33	13.32
43- 48	14	202,679	7.69	-20.14	13	253,778	30.00	-27.97	10	352,309	-33.33	70.95
49- 60	23	185,480	53.33	11.86	15	165,819	-28.57	-34.42	21	252,861	10.53	-44.84
61- 71	18	148,864	12.50	-13.19	16	171,483	33.33	-27.91	12	237,889	9.09	54.05
72- 82	7	168,095	16.67	-35.01	6	258,667	50.00	4.84	4	246,731	-66.67	0.82
83- 93	6	237,500	-40.00	-10.68	10	265,893	25.00	76.67	8	150,500	100.00	33.04
94-104					3	85,833	50.00	-81.17	2	455,727	100.00	51.91
105-115	2	537,500	100.00	207.14	1	175,000	-50.00	16.67	2	150,000	0.00	-26.83
116-126	1	100,000							3	440,000		
127-137	1	850,000	-80.00	87.95	5	452,250						
138-148	2	18,000							2	123,825	-50.00	-66.41
149-159	1	249,945	0.00	2677.2	1	9,000	-50.00	-93.57	2	140,000		
160-170	1	200,000										
171-181	2	350,000	0.00	137.29	2	147,500						
182-192	1	100,000	0.00	900.00	1	10,000	0.00	-87.50	1	80,000	-75.00	-57.33
203-214									2	150,000		
215-225	2	92,500	100.00	270.00	1	25,000	0.00	-93.75	1	400,000		
TOTAL	118	202,598	6.31	1.83	111	198,951	-1.77	-10.62	113	222,594	4.63	-2.13

PHYSICIANS

SEVERITY 9

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
7- 12	2	287,500							3	378,333		
13- 18	3	291,667	50.00	-16.67	2	350,000						
19- 24					2	400,000	-60.00	179.72	5	143,000	150.00	-9.21
25- 30	7	176,964	250.00	-44.91	2	321,250	0.00	7.08	2	300,000	-60.00	-16.43
31- 36	16	129,788	300.00	44.21	4	90,000	-63.64	5.32	11	85,455	175.00	-58.06
37- 42	9	176,806	12.50	106.49	8	85,625	14.29	-53.17	7	182,857	133.33	422.45
43- 48	7	256,643	75.00	-45.25	4	468,750	-20.00	-7.18	5	505,000	25.00	137.65
49- 60	11	218,106	83.33	-0.86	6	220,000	-33.33	90.58	9	115,435	0.00	-0.25
61- 71	8	189,998	60.00	27.52	5	149,000	-28.57	-24.66	7	197,762	-22.22	-24.66
72- 82	7	172,143	16.67	-36.73	6	272,083	0.00	123.63	6	121,667	50.00	73.79
83- 93	5	79,600	400.00	-55.78	1	180,000	-50.00	-26.53	2	245,000	-60.00	94.44
94-104	3	233,333	200.00	55.56	1	150,000	-50.00	80.90	2	82,917	0.00	-33.67
105-115	2	47,500							1	25,000	0.00	-28.57
116-126	2	55,000							4	90,000		
149-159									1	191,500		
TOTAL	82	177,808	100.00	-19.80	41	221,707	-36.92	24.44	65	178,163	27.45	-0.25

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
HOSPITALS

-----SEVERITY 0,1-----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	1	1,650							1	5,000	0.00	150.00
7- 12					2	1,530	0.00	-97.57	2	63,000	0.00	3627.8
13- 18					3	9,083						
19- 24	2	25,750	-50.00	-60.38	4	65,000	300.00	550.00	1	10,000	0.00	-93.46
25- 30					4	286,461	300.00	1045.8	1	25,000	0.00	-92.06
31- 36					2	252,500	100.00	4108.3	1	6,000	-50.00	-40.00
37- 42	2	18,500	-33.33	52.05	3	12,167						
43- 48					3	108,333						
49- 60					4	369,499	33.33	1477.9	3	23,417	0.00	-53.93
61- 71	1	10,000	0.00	100.00	1	5,000	0.00	-75.00	1	20,000	0.00	-73.33
83- 93									1	5,000		
94-104					1	100,000						
215-225					1	3,000						
TOTAL	6	16,692	-78.57	-87.98	28	138,880	154.55	471.63	11	24,295	-38.89	-60.80

HOSPITALS

-----SEVERITY 2,3,4-----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6	11	1,942	175.00	-90.35	4	20,125	-55.56	242.00	9	5,884	28.57	11.56
7- 12	14	19,683	40.00	172.32	10	7,228	66.67	-48.83	6	14,125	-66.67	90.60
13- 18	17	18,990	112.50	-30.25	8	27,227	60.00	-20.06	5	34,060	-58.33	275.32
19- 24	8	23,063	-11.11	-31.30	9	33,568	28.57	-16.08	7	40,000	-41.67	91.00
25- 30	11	24,328	120.00	-19.72	5	30,304	-50.00	25.89	10	24,072	0.00	-42.33
31- 36	7	85,614	16.67	77.72	6	48,173	-40.00	56.28	10	30,825	42.86	-15.71
37- 42	8	85,154	33.33	134.37	6	36,333	200.00	-77.98	2	165,000	-33.33	880.20
43- 48	8	38,750	33.33	-54.23	6	84,667	-45.45	-20.02	11	105,864	266.67	-41.09
49- 60	12	59,375	500.00	-29.10	2	83,750	-83.33	105.00	12	40,854	200.00	151.41
61- 71	3	18,333	-40.00	-79.05	5	87,500	0.00	88.17	5	46,500	0.00	-44.71
72- 82	8	230,688	300.00	424.29	2	44,000	-50.00	-39.83	4	73,125	0.00	-80.76
83- 93	1	225,000	-66.67	1162.2	3	17,826	0.00	-87.63	3	144,167	50.00	82.49
94-104					1	500						
105-115	2	45,000										
127-137									1	77,000		
160-170	1	75,000	0.00	1400.0	1	5,000			1	750,000		
171-181									2	25,000		
203-214												
TOTAL	111	51,040	63.24	33.94	68	38,106	-22.73	-32.34	88	56,321	-1.12	21.51

MISSOURI
DEPARTMENT OF INSURANCE
BCDILY INJURY CLAIM INDEMNITY COMPARISONS
HOSPITALS

----- SEVERITY 5,6,7,8 -----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6					1	75,000						
7- 12	2	1,884	0.00	-94.98	2	37,500	100.00	0.00	1	37,500	-50.00	-90.81
19- 24					2	382,361						
25- 30	2	275,000	-33.33	1380.3	3	18,578	200.00	-70.28	1	62,500	-50.00	-70.59
31- 36	2	108,234	0.00	62.01	2	66,808						
37- 42	5	276,200	400.00	84.13	1	150,000	-50.00	-62.96	2	405,000	-33.33	-15.33
43- 48	3	182,500	-50.00	337.56	6	41,708	20.00	-96.35	5	1,142,654	-37.50	288.99
49- 60	6	407,917	20.00	-52.04	5	850,590	150.00	6704.7	2	12,500	-77.78	-97.10
61- 71	6	465,633	500.00	210.42	1	150,000	-85.71	-72.74	7	550,286	75.00	2796.2
72- 82	2	27,000	0.00	-87.09	2	209,092	-33.33	-71.62	3	736,851	50.00	7866.0
83- 93					2	1,073,750	100.00	1182.1	1	83,750	-50.00	737.50
94-104					2	108,334	0.00	-66.56	2	324,000		
105-115	3	455,000	200.00	12900	1	3,500						
127-137					2	475,000						
138-148									1	10,000	0.00	300.00
149-159									2	505,000	100.00	102.00
171-181	1	250,000							1	1,555,297		
182-192	3	263,333	200.00	-73.67	1	1,000,000	-50.00	-7.21	2	1,077,649	0.00	2.08
203-214	1	990,000										
215-225	2	704,294	100.00	134.76	1	300,000	0.00	2900.0	1	10,000		
TOTAL	38	336,780	11.76	4.64	34	321,856	9.68	-45.13	31	586,554	-36.73	50.05

HOSPITALS

----- SEVERITY 9 -----

LAPSED MTHS FROM INCIDENT TO DISPOSITION	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
0- 6												
7- 12	1	100,000	-50.00	700.00	2	12,500	100.00	-50.00	1	25,000		
13- 18	3	150,833	200.00	50.83	1	100,000	-50.00	-21.57	2	127,500	100.00	880.77
19- 24	6	178,917	50.00	50.67	4	118,750	33.33	-32.14	3	175,000	0.00	114.29
25- 30	3	498,333	-57.14	526.83	7	79,500	250.00	9.66	2	72,500	-60.00	-88.61
31- 36					2	52,500	-33.33	-47.59	3	100,167	0.00	-81.16
37- 42	4	77,125	-20.00	-52.68	5	163,000	-16.67	174.33	6	59,417	100.00	-89.36
43- 48	5	193,600							4	278,750	33.33	280.11
49- 60	4	78,750	-20.00	-46.97	5	148,500	0.00	-56.07	5	338,000	-44.44	319.59
61- 71	10	73,550	150.00	-31.18	4	106,875	100.00	-22.69	2	138,250	-50.00	-8.13
72- 82	1	10,000	-66.67	-94.69	3	188,333	200.00	276.67	1	50,000	0.00	177.78
83- 93	2	198,581							2	16,750	0.00	-44.17
94-104					3	100,000	50.00	-2.44	2	102,500	0.00	439.47
105-115					1	150,000						
TOTAL	39	150,132	5.41	30.35	37	115,176	12.12	-23.63	33	150,818	-13.16	-32.02

Section IV

Claim Severity by Profession

Section IV contains the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims and the percent change of the average paid indemnity by bodily injury severity within major business classifications for the past four years. The same definitions that are provided in the preface to Section III will aid individuals interested in this report.

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
ALL CLAIMS

SEVERITY 0,1												
PROFESSION CODE	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
CLINICS/CORP	3	93,333	-66.67	285.56	9	24,207	125.00	-32.99	4	36,125		
PHYS & SURG	3	95,000	-91.43	-12.10	35	108,080	169.23	-31.06	13	156,769	30.00	822.70
HOSPITALS	6	16,692	-78.57	-87.98	28	138,880	154.55	471.63	11	24,295	-38.89	-60.80
NURSES	4	15,938	300.00	355.36	1	3,500						
NURSING HOMES	1	25,000	-50.00	53.85	2	16,250	100.00	-67.50	1	50,000		
DENTISTS					1	1,200	0.00	-52.00	1	2,500		
PHARMACIES	1	308							1	236	0.00	-96.07
CHIROPRACTORS					1	1,700						
TOTAL	18	41,900	-76.62	-59.31	77	102,964	148.39	27.55	31	80,725	6.90	81.27

ALL CLAIMS

SEVERITY 2,3,4												
PROFESSION CODE	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
CLINITS/CORP	22	9,083	-4.35	-83.78	23	55,996	109.09	-62.50	11	149,334	-8.33	294.88
PHYS & SURG	93	79,555	38.81	24.34	67	63,983	0.00	13.62	67	56,312	4.69	-19.74
HOSPITALS	111	51,040	63.24	33.94	68	38,106	-22.73	-32.34	88	56,321	-1.12	21.51
NURSES	2	201,000	0.00	3554.5	2	5,500	-77.78	-60.40	9	13,889	50.00	-13.91
NURSING HOMES	5	59,100	66.67	158.72	3	22,843	-57.14	-39.99	7	38,063	-22.22	42.14
DENTISTS	28	19,645	-26.32	-44.08	38	35,132	15.15	30.71	33	26,878	13.79	-4.97
PHARMACIES	3	10,667	50.00	-27.68	2	14,750	-71.43	-65.59	7	42,869	40.00	191.70
CHIROPRACTORS	5	39,600	0.00	337.81	5	9,045	400.00	261.80	1	2,500	-88.89	-91.22
PODIA/CHIROPD	1	7,500	0.00	-55.88	1	17,000						
TOTAL	270	54,625	29.19	18.04	209	46,279	-6.28	-13.66	223	53,600	-0.89	13.83

MISSOURI
DEPARTMENT OF INSURANCE
BODILY INJURY CLAIM INDEMNITY COMPARISONS
ALL CLAIMS

SEVERITY 5,6,7,8												
PROFESSION CODE	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
CLINICS/CORP	19	107,015	35.71	-66.93	14	323,571	-30.00	74.15	20	185,795	5.26	-24.03
PHYS & SURG	118	202,598	6.31	1.83	111	198,951	-1.77	-10.62	113	222,594	4.63	-2.13
HOSPITALS	38	336,780	11.76	4.64	34	321,856	9.68	-45.13	31	586,554	-36.73	50.05
NURSES	7	146,975	16.67	-32.31	6	217,126	200.00	313.57	2	52,500	-33.33	-50.39
NURSING HOMES	2	242,500							3	41,669	200.00	-84.85
DENTISTS	9	80,333	28.57	73.37	7	46,337	-63.16	48.33	19	31,239	72.73	-47.99
PHARMACIES												
OPTOMETRIST	1	40,448	-50.00	-76.38	2	171,250	100.00	-14.38	1	200,000		
CHIROPRACTORS					1	225,000						
PODIA/CHIROPOD	2	87,500	100.00	1066.7	1	7,500	-50.00	-31.58	2	10,961		
TOTAL	196	210,152	11.36	-6.97	176	225,902	-7.85	-10.29	191	251,820	-2.05	-1.35

ALL CLAIMS

SEVERITY 9												
PROFESSION CODE	1995 NUMBER OF CLAIMS PAID	1995 AVERAGE INDEMNITY CLAIM	1995-94 PERCENT CHANGE OF CLAIMS PAID	1995-94 PERCENT CHANGE OF AVE INDEMNITY	1994 NUMBER OF CLAIMS PAID	1994 AVERAGE INDEMNITY CLAIM	1994-93 PERCENT CHANGE OF CLAIMS PAID	1994-93 PERCENT CHANGE OF AVE INDEMNITY	1993 NUMBER OF CLAIMS PAID	1993 AVERAGE INDEMNITY CLAIM	1993-92 PERCENT CHANGE OF CLAIMS PAID	1993-92 PERCENT CHANGE OF AVE INDEMNITY
CLINICS/CORP	11	127,889	83.33	2.10	6	125,255	-33.33	43.36	9	87,370	-25.00	-39.31
PHYS & SURG	82	177,808	100.00	-19.80	41	221,707	-36.92	24.44	65	178,163	27.45	-0.25
HOSPITALS	39	150,132	5.41	30.35	37	115,176	12.12	-23.63	33	150,818	-13.16	-32.02
NURSES	4	120,000							3	161,380	0.00	561.62
NURSING HOMES	1	300,000	-50.00	64.38	2	182,500	-33.33	-24.12	3	240,500	-25.00	98.68
DENTISTS	2	275,000										
CHIROPRACTORS					1	397,124						
TOTAL	139	166,706	59.77	-2.43	87	170,864	-23.01	4.09	113	164,155	3.67	-10.03

Section V
Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type the following data is presented:

Number of Claims Closed
Percentage of Claims by Means of Disposition
Average Number of Months from Incident to Report (INC RPT)
Average Number of Months from Incident to Disposition (INC DSP)
Average Bodily Injury Severity (Severity codes defined in Section III)
Average Economic Damage Paid per Claim
Average Non-Economic Damage Paid per Claim
Average Total Indemnity Paid per Claim (Economic + Non-Economic)
Average Allocated Loss Adjustment Expense Paid per Claim

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1995**

ALL CLASSIFICATIONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Initiating Court Proceedings	179	28.7%	10	22	4	11,318	24,289	35,607	4,691
After Initiating Court Proceedings	421	67.6%	27	59	6	76,692	88,601	165,293	23,638
Total Settled	600	96.3%	22	48	5	57,188	69,415	126,603	17,985
Court Dispositions									
Judgment for Plaintiff	19	3.0%	26	68	5	63,498	124,235	187,733	40,938
Judgment for Plaintiff After Appeal	3	0.5%	28	89	8	1,067	47,667	48,733	101,394
All Other Including Dismissals	1	0.2%	54	73	9	190,000	0	190,000	7,800
Total Court Dispositions	23	3.7%	28	71	5	60,855	108,846	169,702	47,383
Total Paid Claim Dispositions	623	100.0%	22	49	5	57,324	70,870	128,194	19,070
In Favor of Defendant									
Claim or Suit Abandoned	345	26.7%	14	32	4				11,994
After Initiating Court Proceedings	674	52.2%	24	50	5				11,395
Court Dispositions									
Direct Verdict for Defendant	5	0.4%	13	70	5				42,531
Judgment NWS Verdict for Plaintiff	1	0.1%	9	36	4				0
Judgment for Defendant	69	5.3%	23	71	5				120,997
Judgment for Defendant After Appeal	23	1.8%	32	86	5				25,191
All Others Including Dismissals	174	13.5%	25	51	5				8,167
Total Court Dispositions	272	21.1%	25	59	5				38,830
Total Unpaid Claim Dispositions	1,291	100.0%	21	47	5				17,335

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1995**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		Expense
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Before Initiating Court Proceedings	50	16.9%	9	25	4	19,837	45,549	65,386	10,898
After Initiating Court Proceedings	230	77.7%	28	58	6	81,622	93,391	175,012	19,469
Total Settled	280	94.6%	25	52	6	70,589	84,848	155,436	17,938
Court Dispositions									
Judgment for Plaintiff	12	4.1%	17	68	5	76,821	115,852	192,673	40,339
Judgment for Plaintiff After Appeal	3	1.0%	28	89	8	1,067	47,667	48,733	101,394
All Other Including Dismissals	1	0.3%	54	73	9	190,000	0	190,000	7,800
Total Court Dispositions	16	5.4%	21	72	6	69,691	95,826	165,517	49,753
Total Paid Claim Dispositions	296	100.0%	25	53	6	70,540	85,441	155,981	19,658
In Favor of Defendant									
Claim or Suit Abandoned	177	23.6%	17	33	5				21,689
After Initiating Court Proceedings	382	50.9%	24	50	5				9,496
Court Dispositions									
Direct Verdict for Defendant	3	0.4%	17	75	6				42,307
Judgment for Defendant	52	6.9%	25	70	5				155,770
Judgment for Defendant After Appeal	18	2.4%	35	93	4				29,766
All Others Including Dismissals	119	15.8%	26	53	5				8,493
Total Court Dispositions	192	25.6%	27	62	5				50,903
Total Unpaid Claim Dispositions	751	100.0%	23	49	5				22,956

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1995**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		Expense
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Before Initiating Court Proceedings	78	40.2%	7	19	4	9,389	14,578	23,967	1,942
After Initiating Court Proceedings	113	58.2%	25	63	6	92,363	102,576	194,938	37,862
Total Settled	191	98.5%	17	45	5	58,478	66,640	125,118	23,193
Court Dispositions									
Judgment for Plaintiff	3	1.5%	15	43	4	34,707	138,914	173,621	67,544
Total Court Dispositions	3	1.5%	15	43	4	34,707	138,914	173,621	67,544
Total Paid Claim Dispositions	194	100.0%	17	45	5	58,110	67,757	125,868	23,879
In Favor of Defendant									
Claim or Suit Abandoned	110	42.1%	9	29	4				2,035
After Initiating Court Proceedings	129	49.4%	20	57	5				25,583
Court Dispositions									
Direct Verdict for Defendant	2	0.8%	7	64	5				42,869
Judgment NWS Verdict for Plaintiff	1	0.4%	9	36	5				0
Judgment for Defendant	4	1.5%	17	42	4				29,103
Judgment for Defendant After Appeal	1	0.4%	13	34	6				6,047
All Others Including Dismissals	14	5.4%	31	51	5				7,595
Total Court Dispositions	22	8.4%	24	49	5				14,297
Total Unpaid Claim Dispositions	261	100.0%	15	44	5				14,707

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1994**

ALL CLASSIFICATIONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Initiating Court Proceedings	162	29.5%	18	30	3	20,145	22,997	43,142	2,982
After Initiating Court Proceedings	362	65.9%	27	59	5	74,983	88,621	163,604	21,418
Total Settled	524	95.4%	24	50	5	58,030	68,332	126,362	15,718
Court Dispositions									
Judgment for Plaintiff	21	3.8%	19	62	5	139,212	125,913	265,125	175,219
Judgment for Plaintiff After Appeal	3	0.5%	32	144	4	40,678	104,988	145,667	42,523
All Other Including Dismissals	1	0.2%	13	25	3	6,077	0	6,077	7,682
Total Court Dispositions	25	4.6%	21	71	4	122,062	118,366	240,428	152,594
Total Paid Claim Dispositions	549	100.0%	24	51	5	60,945	70,611	131,556	21,951
In Favor of Defendant									
Claim or Suit Abandoned	332	27.5%	15	30	4				3,657
After Initiating Court Proceedings	632	52.3%	28	53	5				7,973
Court Dispositions									
Direct Verdict for Defendant	13	1.1%	16	66	5				40,120
Judgment for Defendant	52	4.3%	19	59	5				25,333
Judgment for Defendant After Appeal	27	2.2%	32	96	5				43,612
All Others Including Dismissals	153	12.7%	29	51	5				6,638
Total Court Dispositions	245	20.3%	26	59	5				16,457
Total Unpaid Claim Dispositions	1,209	100.0%	24	48	4				8,507

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1994**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Initiating Court Proceedings	55	21.7%	15	30	4	41,410	44,436	85,846	5,099
After Initiating Court Proceedings	185	72.8%	32	63	5	89,676	80,670	170,346	19,933
Total Settled	240	94.5%	28	55	5	78,615	72,367	150,982	16,534
Court Dispositions									
Judgment for Plaintiff	12	4.7%	15	56	5	123,474	109,358	232,833	62,936
Judgment for Plaintiff After Appeal	1	0.4%	21	153	4	60,000	147,500	207,500	86,182
All Other Including Dismissals	1	0.4%	13	25	3	6,077	0	6,077	7,682
Total Court Dispositions	14	5.5%	15	61	5	110,555	104,271	214,826	60,650
Total Paid Claim Dispositions	254	100.0%	27	56	5	80,375	74,125	154,501	18,965
In Favor of Defendant									
Claim or Suit Abandoned	176	24.2%	19	34	4				5,000
After Initiating Court Proceedings	366	50.3%	27	54	5				7,266
Court Dispositions									
Direct Verdict for Defendant	6	0.8%	21	89	4				25,964
Judgment for Defendant	37	5.1%	22	61	5				29,101
Judgment for Defendant After Appeal	18	2.5%	40	104	5				52,058
All Others Including Dismissals	124	17.1%	30	53	5				7,156
Total Court Dispositions	185	25.4%	29	61	5				16,524
Total Unpaid Claim Dispositions	727	100.0%	26	51	5				9,073

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1994**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Initiating Court Proceedings	57	34.1%	24	37	3	12,960	11,353	24,314	2,780
After Initiating Court Proceedings	107	64.1%	16	54	5	72,220	107,398	179,618	27,440
Total Settled	164	98.2%	19	48	5	51,624	74,017	125,640	18,869
Court Dispositions									
Judgment for Plaintiff	3	1.8%	20	70	4	245,332	114,493	359,825	154,842
Total Court Dispositions	3	1.8%	20	70	4	245,332	114,493	359,825	154,842
Total Paid Claim Dispositions	167	100.0%	19	48	5	55,103	74,744	129,847	21,312
In Favor of Defendant									
Claim or Suit Abandoned	85	44.0%	10	26	3				3,471
After Initiating Court Proceedings	86	44.6%	25	51	4				9,303
Court Dispositions									
Direct Verdict for Defendant	6	3.1%	9	48	7				60,631
Judgment for Defendant	7	3.6%	9	67	4				33,892
Judgment for Defendant After Appeal	2	1.0%	25	109	3				62,411
All Others Including Dismissals	7	3.6%	21	43	4				6,967
Total Court Dispositions	22	11.4%	14	58	5				35,210
Total Unpaid Claim Dispositions	193	100.0%	18	41	4				9,688

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1993**

ALL CLASSIFICATIONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Filing Suit or Hearing	108	19.4%	7	18	3	13,168	25,600	38,769	1,292
Before Trial or Hearing	76	13.6%	27	63	5	98,536	66,584	165,120	24,803
During Trial or Hearing	3	0.5%	11	44	5	25,000		25,000	21,592
Not Specified	1	0.2%	24	37	3	13,200	4,300	17,500	5,343
Total Settled	188	33.7%	15	36	4	47,868	41,646	89,514	11,142
Court Dispositions									
Direct Verdict for Plaintiff	8	1.4%	11	44	3	81,371	78,884	160,255	58,701
Judgment for Plaintiff	20	3.6%	23	82	6	86,734	251,422	338,156	61,625
For Plaintiff After Appeal	4	0.7%	29	75	4	92,202	126,233	218,436	25,387
All Other	338	60.6%	28	61	5	88,988	74,783	163,771	22,599
Total Court Dispositions	370	66.3%	27	62	5	88,736	84,976	173,712	25,519
Total Paid Claim Dispositions	558	100.0%	23	53	5	74,967	70,377	145,345	20,675
In Favor of Defendant									
Claim or Suit Abandoned	537	40.1%	14	31	4				1,916
Court Dispositions									
Direct Verdict for Defendant	12	0.9%	45	83	6				31,992
Judgment NWS For Plaintiff	4	0.3%	28	61	3				27,279
Judgment for Defendant	83	6.2%	20	66	4				30,009
For Defendant After Appeal	13	1.0%	24	85	5				37,516
All Others Including Dismissals	691	51.6%	24	50	4				5,932
Total Court Dispositions	803	59.9%	24	53	4				9,428
Total Unpaid Claim Dispositions	1,340	100.0%	20	44	4				6,417

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1993**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Filing Suit or Hearing	39	23.9%	4	18	3	13,437	41,036	54,474	2,758
Before Trial or Hearing	12	7.4%	49	97	4	49,750	96,140	145,890	34,897
Total Settled	51	31.3%	15	36	3	21,981	54,002	75,984	10,320
Court Dispositions									
Direct Verdict for Plaintiff	6	3.7%	10	47	3	100,107	96,845	196,952	73,391
Judgment for Plaintiff	3	1.8%	17	79	7	215,279	416,571	631,850	187,138
All Other	103	63.2%	19	57	5	121,355	86,714	208,069	27,786
Total Court Dispositions	112	68.7%	18	57	5	122,733	96,092	218,825	34,497
Total Paid Claim Dispositions	163	100.0%	17	50	4	91,209	82,923	174,132	26,932
In Favor of Defendant									
Claim or Suit Abandoned	125	43.1%	8	23	4				1,296
Court Dispositions									
Direct Verdict for Defendant	5	1.7%	28	90	6				55,488
Judgment NWS for Plaintiff	1	0.3%	40	70					61,095
Judgment for Defendant	10	3.4%	20	69	4				28,498
For Defendant After Appeal	2	0.7%	12	65	6				31,344
All Others Including Dismissals	147	50.7%	23	49	4				8,924
Total Court Dispositions	165	56.9%	23	52	4				12,109
Total Unpaid Claim Dispositions	290	100.0%	16	39	4				7,448

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 1993**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Economic Damage	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition			Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Before Filing Suit or Hearing	32	12.4%	7	18	3	24,120	25,545	49,666	852
Before Trial or Hearing	51	19.8%	24	58	6	124,387	68,758	193,146	24,419
After Trial/Hearing, Before Decision	2	0.8%	15	43	6	30,000		30,000	29,760
Not Specified	1	0.4%	24	37	3	13,200	4,300	17,500	5,343
Total Settled	86	33.3%	18	42	5	83,591	50,330	133,921	15,552
Court Dispositions									
Direct Verdict for Plaintiff	1	0.4%	24	67	6	50,000	50,000	100,000	29,257
Judgment for Plaintiff	15	5.8%	22	82	5	65,856	171,207	237,063	37,619
For Plaintiff After Appeal	1	0.4%	22	54	7	248,000	152,000	400,000	31,779
All Other	155	60.1%	32	64	5	90,202	83,806	174,008	23,587
Total Court Dispositions	172	66.7%	31	65	5	88,762	91,628	180,391	24,892
Total Paid Claim Dispositions	258	100.0%	26	58	5	87,038	77,862	164,901	21,778
In Favor of Defendant									
Claim or Suit Abandoned	251	34.9%	15	34	4				2,918
Court Dispositions									
Direct Verdict for Defendant	3	0.4%	59	83	6				15,544
Judgment NWS For Plaintiff	1	0.1%	25	59	5				23,768
Judgment for Defendant	53	7.4%	19	67	5				37,146
For Defendant After Appeal	9	1.3%	17	84	5				39,259
All Others Including Dismissals	402	55.9%	24	50	5				5,799
Total Court Dispositions	468	65.1%	24	53	5				10,094
Total Unpaid Claim Dispositions	719	100.0%	21	46	4				7,589

Section VI

Indemnity Analysis by Company

Section VI contains the total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately and the companies are listed in descending order by the number of paid claims.

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1995 COMPANY NAME	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PIE MUTUAL INSURANCE CO, THE	222	82	12,870,640	4,530,107	8,340,533
MEDICAL PROTECTIVE COMPANY	187	67	7,157,707	2,874,906	4,282,801
MEDICAL DEFENSE ASSOCIATES	299	67	11,055,824	5,729,705	5,326,119
MISSOURI HOSPITAL PLAN	144	65	4,340,364	1,979,927	2,360,437
INTERMED INSURANCE CO	201	51	4,824,105	4,005,566	818,539
MISSOURI MEDICAL INSURANCE COMPANY	199	48	8,723,610	3,038,437	5,685,173
CURATORS OF THE UNIVERSITY OF MISSOURI	61	28	3,262,501	1,631,252	1,631,249
SSM HEALTH CARE SYSTEM	39	23	1,993,038	905,811	1,087,227
CONTINENTAL CASUALTY COMPANY*	37	17	1,655,600	984,868	670,732
CHRISTIAN HOSPITAL	27	16	698,000	388,360	309,640
ST PAUL FIRE & MARINE INSURANCE CO	45	15	1,329,866	491,978	837,888
TRUMAN MEDICAL CENTER	71	14	1,583,196	207,773	1,375,423
SISTERS OF MERCY HEALTH SYSTEM	13	13	1,012,732	407,750	604,982
AMERICAN CASUALTY CO OF READING PA	16	9	1,051,000	305,500	745,500
ST LOUIS UNIVERSITY MEDICAL CENTER	68	9	3,467,300	3,467,300	0
PHICO INSURANCE COMPANY	40	8	219,500	15,422	204,078
CONTINENTAL INSURANCE COMPANY THE*	28	8	338,931	63,170	275,761
ST LUKES HOSPITAL - KANSAS CITY	19	8	882,305	494,091	388,214
DEACONESS HOSPITAL	38	8	1,771,000	938,560	832,440
CHURCH MUTUAL INSURANCE COMPANY	10	7	1,025,000	159,500	865,500
MISSOURI PROFESSIONAL LIABILITY INSASSO	11	7	1,646,000	838,320	807,680
DEPAUL HEALTH CENTER	15	6	358,737	0	358,737
NATIONAL CHIROPRACTIC MUTUAL INS CO	12	5	198,000	0	198,000
CHILDRENS MERCY HOSPITAL	23	5	3,210,000	125,000	3,085,000
PREFERRED PHYSICIANS MEDICAL RRG INC	6	4	558,971	638	558,333
NATIONAL FIRE INS CO OF HARTFORD	5	4	72,000	15,000	57,000
PHARMACISTS MUTUAL INSURANCE COMPANY	6	4	32,308	14,500	17,808
DOCTORS COMPANY AN INTERINS EXCHANGE	10	3	899,985	383,367	516,618
AETNA CASUALTY AND SURETY COMPANY	2	2	377,500	178,600	198,900
NATIONAL UNION FIRE INS CO OF PITTSBURG	7	2	52,500	0	52,500
ARGONAUT MIDWEST INSURANCE COMPANY	3	2	2,392,588	1,347,588	1,045,000
ST ANTHONYS MEDICAL CENTER	10	2	29,500	0	29,500
ST LOUIS CHILDRENS HOSPITAL	6	2	57,500	25,200	32,300
ST LUKES HOSPITAL - CHESTERFIELD	3	2	305,675	28,400	277,275
MISSOURI BAPTIST HEALTHCARE SYSTEMS	8	2	60,000	33,600	26,400
PHYSICIANS DEFENSE ASSOCIATION	2	1	100,000	0	100,000
ILLINOIS NATIONAL INSURANCE COMPANY	1	1	30,000	10,000	20,000
FEDERAL INSURANCE COMPANY	1	1	1,500	1,500	0
RELIANCE INSURANCE COMPANY	1	1	75,000	30,000	45,000
ST PAUL MERCURY INSURANCE COMPANY	4	1	8,000	1,000	7,000
CHICAGO INSURANCE COMPANY	2	1	17,000	0	17,000
AMERICAN CONTINENTAL INSURANCE CO	3	1	60,000	0	60,000

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1995	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
COMPANY NAME					
COMMUNITY HEALTH SYSTEMS INC	1	1	60,000	60,000	0
INSURANCE CO OF THE STATE OF PA	2	0	0	0	0
BUCKEYE UNION INSURANCE COMPANY	1	0	0	0	0
GREENWICH INSURANCE COMPANY	1	0	0	0	0
PROVIDERS INS CO	1	0	0	0	0
NEW YORK FRONTIER INSURANCE COMPANY	3	0	0	0	0
TOTAL	1,914	623	79,864,983	35,712,696	44,152,287

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1994	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
COMPANY NAME					
MEDICAL PROTECTIVE COMPANY	200	79	7,353,859	3,307,605	4,046,254
MEDICAL DEFENSE ASSOCIATES	289	63	13,634,413	8,352,351	5,282,062
MISSOURI HOSPITAL PLAN	117	53	5,808,756	2,475,485	3,333,271
PIE MUTUAL INSURANCE CO, THE	161	47	4,969,999	1,775,569	3,194,430
INTERMED INSURANCE CO	220	38	4,732,724	3,562,119	1,170,605
MISSOURI MEDICAL INSURANCE COMPANY	170	34	7,075,904	3,360,704	3,715,200
CONTINENTAL CASUALTY COMPANY*	56	27	1,390,647	565,411	825,236
ST PAUL FIRE & MARINE INSURANCE CO	48	21	1,058,750	360,247	698,503
TRUMAN MEDICAL CENTER	81	21	1,698,355	12,553	1,685,802
ST LOUIS UNIVERSITY MEDICAL CENTER	74	16	2,885,000	2,885,000	0
CURATORS OF THE UNIVERSITY OF MISSOURI	31	16	3,853,494	1,926,744	1,926,750
CHRISTIAN HOSPITAL	43	13	933,700	512,784	420,916
CONTINENTAL INSURANCE COMPANY THE*	45	12	1,415,498	674,382	741,116
ST PAUL MERCURY INSURANCE COMPANY	11	9	235,263	47,363	187,900
BARNES HOSPITAL	12	9	224,905	66,155	158,750
NATIONAL CHIROPRACTIC MUTUAL INS CO	14	8	669,049	12,475	656,574
AMERICAN CASUALTY CO OF READING PA	14	8	1,023,469	244,742	778,727
ST LUKES HOSPITAL - CHESTERFIELD	8	6	375,000	107,000	268,000
DEACONESS HOSPITAL	24	6	357,500	199,840	157,660
PHICO INSURANCE COMPANY	16	5	832,755	729,255	103,500
PHYSICIANS DEFENSE ASSOCIATION	9	5	112,050	4,400	107,650
MISSOURI PROFESSIONAL LIABILITY INSASSO	12	5	1,103,500	479,530	623,970
SISTERS OF MERCY HEALTH SYSTEM	9	5	524,646	0	524,646
ST LOUIS CHILDRENS HOSPITAL	7	4	432,000	186,690	245,310
CHURCH MUTUAL INSURANCE COMPANY	6	3	342,500	0	342,500
NATIONAL FIRE INS CO OF HARTFORD	8	3	38,000	5,697	32,303
AMERICAN CONTINENTAL INSURANCE CO	3	3	868,183	333,183	535,000
ST LUKES HOSPITAL - KANSAS CITY	5	3	1,715,000	799,400	915,600
CHILDRENS MERCY HOSPITAL	8	3	3,244,622	79,474	3,165,148
AMERICAN HOME ASSURANCE COMPANY	6	2	308,739	0	308,739
PROFESSIONAL MUT INS CO RISK RETENTION*	2	2	75,000	20,000	55,000
DOCTORS COMPANY AN INTERINS EXCHANGE	11	2	175,000	0	175,000
PROVIDERS INS CO	4	2	5,500	2,310	3,190
DEPAUL HEALTH CENTER	4	2	135,350	0	135,350
ST ANTHONYS MEDICAL CENTER	9	2	7,500	0	7,500
MENORAH MEDICAL CENTER	2	2	80,000	44,800	35,200
AETNA CASUALTY AND SURETY COMPANY	1	1	218,750	218,750	0
RELIANCE INSURANCE COMPANY	1	1	15,000	6,000	9,000
ST PAUL INSURANCE CO OF ILLINOIS THE	1	1	32,000	32,000	0
TRANSCONTINENTAL INSURANCE COMPANY	1	1	11,500	2,530	8,970
CHICAGO INSURANCE COMPANY	4	1	1,990,000	13,000	1,977,000
PHARMACISTS MUTUAL INSURANCE COMPANY	1	1	18,000	0	18,000
GREENWICH INSURANCE COMPANY	1	1	7,500	0	7,500

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1994	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
COMPANY NAME					
LUTHERAN MEDICAL CENTER	1	1	50,000	25,000	25,000
MISSOURI BAPTIST HEALTHCARE SYSTEMS	3	1	50,000	28,500	21,500
SPECTRUM EMERGENCY CARE INC	1	1	135,000	0	135,000
PREFERRED PHYSICIANS MEDICAL RRG INC	1	0	0	0	0
INSURANCE CO OF THE STATE OF PA	1	0	0	0	0
PROFESSIONAL MEDICAL INSURANCE COMPANY	1	0	0	0	0
KANSAS CITY FIRE & MARINE INS CO	1	0	0	0	0
TOTAL	1,758	549	72,224,380	33,459,048	38,765,332

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1993	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
COMPANY NAME					
MEDICAL PROTECTIVE COMPANY	244	89	10,838,102	4,053,435	6,784,667
MEDICAL DEFENSE ASSOCIATES	273	63	7,755,219	4,322,207	3,433,012
MISSOURI HOSPITAL PLAN	118	51	4,492,032	1,890,329	2,601,703
INTERMED INSURANCE CO	207	40	5,682,003	4,328,827	1,353,176
MISSOURI MEDICAL INSURANCE COMPANY	193	39	9,021,083	4,167,569	4,853,514
ST PAUL FIRE & MARINE INSURANCE CO	64	34	5,895,318	2,232,120	3,663,198
PIE MUTUAL INSURANCE CO, THE	78	25	3,212,378	1,942,723	1,269,655
CURATORS OF THE UNIVERSITY OF MISSOURI	46	17	567,000	283,500	283,500
CONTINENTAL CASUALTY COMPANY*	64	15	563,250	360,393	202,857
TRUMAN MEDICAL CENTER	61	15	1,183,800	37,548	1,146,252
SISTERS OF MERCY HEALTH SYSTEM	17	15	4,445,250	1,547,826	2,897,424
BARNES HOSPITAL	34	14	3,346,172	3,216,172	130,000
ST LOUIS UNIVERSITY MEDICAL CENTER	69	14	7,680,686	6,665,686	1,015,000
CONTINENTAL INSURANCE COMPANY THE*	59	12	2,707,959	814,794	1,893,165
PROFESSIONAL MEDICAL INSURANCE COMPANY	18	10	1,191,750	313,887	877,863
CHRISTIAN HOSPITAL	61	10	1,018,000	364,220	653,780
JEWISH HOSPITAL OF ST LOUIS	39	8	421,500	347,750	73,750
MISSOURI PROFESSIONAL LIABILITY INSASSO	18	7	2,128,052	915,037	1,213,015
DEACONESS HOSPITAL	29	7	301,252	128,416	172,836
AMERICAN CASUALTY CO OF READING PA	35	6	762,974	463,140	299,834
AETNA CASUALTY AND SURETY COMPANY	6	5	1,210,000	100,000	1,110,000
ST PAUL MERCURY INSURANCE COMPANY	8	5	89,425	32,425	57,000
PHARMACISTS MUTUAL INSURANCE COMPANY	9	5	43,236	2,236	41,000
PREFERRED PHYSICIANS MEDICAL RRG INC	6	4	8,581	3,581	5,000
PHYSICIANS DEFENSE ASSOCIATION	8	4	515,000	425,000	90,000
PROFESSIONAL MUT INS CO RISK RETENTION*	8	4	440,000	213,500	226,500
ST LUKES HOSPITAL - KANSAS CITY	10	4	510,000	213,150	296,850
CHURCH MUTUAL INSURANCE COMPANY	5	3	679,500	16,500	663,000
ARGONAUT MIDWEST INSURANCE COMPANY	4	3	2,565,297	1,787,648	777,649
ST ANTHONYS MEDICAL CENTER	11	3	32,750	16,375	16,375
ST LOUIS CHILDRENS HOSPITAL	11	3	295,750	226,065	69,685
MISSOURI BAPTIST HEALTHCARE SYSTEMS	18	3	86,000	30,190	55,810
PHICO INSURANCE COMPANY	9	2	50,000	17,500	32,500
PREMIER ALLIANCE INSURANCE CO*	2	2	12,750	6,500	6,250
ST LUKES HOSPITAL - CHESTERFIELD	7	2	275,000	50,000	225,000
MENORAH MEDICAL CENTER	3	2	150,000	54,000	96,000
NATIONAL CHIROPRACTIC MUTUAL INS CO	2	1	2,500	0	2,500
INSURANCE CORPORATION OF AMERICA*	3	1	45,000	22,500	22,500
NATIONAL UNION FIRE INS CO OF PITTSBURG	2	1	200,000	100,000	100,000
VIGILANT INSURANCE COMPANY	1	1	225,000	0	225,000
GULF INSURANCE COMPANY	1	1	10,961	10,000	961
RELIANCE INSURANCE COMPANY	4	1	1,500	0	1,500
NATIONAL FIRE INS CO OF HARTFORD	6	1	750	0	750

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

YEAR: 1993	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
COMPANY NAME					
TRANSCONTINENTAL INSURANCE COMPANY	5	1	750	750	0
DOCTORS COMPANY AN INTERINS EXCHANGE	1	1	150,000	40,000	110,000
AMERICAN CONTINENTAL INSURANCE CO	2	1	200,000	0	200,000
KIRKSVILLE OSTEOPATHIC MEDICAL CENTER	1	1	50,000	50,000	0
CHILDRENS MERCY HOSPITAL	7	1	36,500	18,250	18,250
SPECTRUM EMERGENCY CARE INC	1	1	2,500	0	2,500
STANDARD FIRE INSURANCE COMPANY	1	0	0	0	0
AMERICAN HOME ASSURANCE COMPANY	2	0	0	0	0
INSURANCE CO OF THE STATE OF PA	1	0	0	0	0
UNITED STATES FIDELITY & GUARANTY CO	1	0	0	0	0
MARYLAND CASUALTY COMPANY	1	0	0	0	0
CHICAGO INSURANCE COMPANY	1	0	0	0	0
LUTHERAN MEDICAL CENTER	3	0	0	0	0
TOTAL	1,898	558	81,102,530	41,831,749	39,270,781

Section VII

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services's Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (1993 through 1995).

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 95	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	380	164	19,419,323	9,254,160	10,165,163
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	209	51	4,124,729	1,781,885	2,342,844
80143 SURGERY GENERAL NOC M.D.	103	41	6,759,149	3,404,721	3,354,428
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	128	34	6,360,457	2,531,060	3,829,397
80211 DENTIST NOC	69	32	1,268,046	321,742	946,304
93215 HOSPITAL GOVERNMENT BED	60	25	2,100,696	452,465	1,648,231
80257 INTERNAL MED NO SURGERY M.D.	88	24	4,649,500	2,921,149	1,728,351
80154 SURGERY ORTHOPEDIC M.D.	102	24	4,955,350	2,182,253	2,773,097
80420 FAMILY PHYSICIAN NO SURGERY M.D.	52	19	2,026,658	950,858	1,075,800
80998 NURSE NOC	31	15	1,747,786	627,643	1,120,143
80151 ANESTHESIOLOGY M.D.	29	13	1,178,741	432,908	745,833
80421 FAMILY PHYSICIAN MINOR SURG M.D.	22	11	1,347,322	759,534	587,788
80117 SURGERY GENERAL PRACTICE M.D.	29	11	1,995,848	798,407	1,197,441
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	37	7	1,075,000	225,834	849,166
80267 PEDIATRICS NO SURGERY M.D.	33	7	921,285	500,660	420,625
80210 DENTAL HYGIENISTS	25	7	555,000	240,350	314,650
80114 SURGERY OPHTHALMOLOGY M.D.	15	6	1,630,953	193,000	1,437,953
80923 NURSE HOME FOR PROFIT BED	8	5	562,500	125,500	437,000
80410 CHIROPRACTORS	11	5	198,000	0	198,000
84154 SURGERY ORTHOPEDIC D.O.	8	4	467,500	340,500	127,000
80924 NURSE HOME NOT PROFIT BED	14	4	543,000	53,000	490,000
80611 HOSPITAL FOR PROFIT BED	6	4	2,749,588	1,507,588	1,242,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	13	4	182,450	97,200	85,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	14	4	668,009	220,000	448,009
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	13	4	478,000	103,500	374,500
80145 SURGERY UROLOGICAL M.D.	18	4	330,333	226,683	103,650
80144 SURGERY THORACIC M.D.	11	4	690,000	463,000	227,000
80102 EMERGENCY MED NO SURGERY M.D.	19	4	550,000	380,000	170,000
59112 PHARMACISTS	6	4	32,308	14,500	17,808
84420 FAMILY PHYSICIAN NO SURGERY D.O.	16	3	104,460	30,000	74,460
84102 EMERGENCY MED NO SURGERY D.O.	5	3	396,667	259,497	137,170
80993 CHIROPODIST	5	3	182,500	10,000	172,500
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	8	3	48,000	38,000	10,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	9	3	437,916	292,166	145,750
80268 PHYSICIANS NO SURGERY NOC M.D.	21	3	126,666	25,833	100,833
80261 NEUROLOGY NO SURGERY M.D.	10	3	700,952	308,809	392,143
80167 SURGERY GYNECOLOGY M.D.	9	3	266,000	134,000	132,000
80152 SURGERY NEUROLOGY M.D.	18	3	873,750	195,000	678,750
84421 FAMILY PHYSICIAN MINOR SURG D.O.	11	2	570,000	519,356	50,644
84268 PHYSICIANS NO SURGERY NOC D.O.	11	2	95,000	65,000	30,000
84151 ANESTHESIOLOGY D.O.	4	2	7,566	7,566	0
84145 SURGERY UROLOGICAL D.O.	3	2	510,000	301,964	208,036
80964 NURSES - RNS	12	2	226,786	113,393	113,393
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	5	2	466,667	100,000	366,667
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	7	2	364,286	182,143	182,143
80284 INTERNAL MED MINOR SURG M.D.	9	2	595,000	186,401	408,599
80277 GYNECOLOGY MINOR SURG M.D.	3	2	30,000	10,000	20,000
80244 GYNECOLOGY NO SURGERY M.D.	3	2	62,500	15,000	47,500
80241 GASTROENTEROLOGY NO SURGERY M.D.	5	2	40,000	30,000	10,000
80156 SURGERY PLASTIC M.D.	19	2	160,000	153,375	6,625
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	2	233,000	133,000	100,000

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 95	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	1	200,000	50,000	150,000
84257 INTERNAL MED NO SURGERY D.O.	7	1	5,000	1,000	4,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	5	1	60,000	0	60,000
84144 SURGERY THORACIC D.O.	1	1	290,000	0	290,000
84143 SURGERY GENERAL NOC D.O.	7	1	1,000	650	350
80995 PHYSIOTHERAPISTS	1	1	22,500	11,000	11,500
80944 EMPLOYED OPTOMETRISTS	1	1	40,448	15,000	25,448
80916 MENTAL INSTITUTE NOT PROFIT BED	2	1	80,000	0	80,000
80713 X-RAY TECHNICIANS	2	1	1,300	1,256	44
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	1	37,500	18,600	18,900
80610 HOSPITAL FOR PROFIT VISITS	1	1	60,000	60,000	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	1	9,500	0	9,500
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	1	125,000	27,776	97,224
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	11	1	125,000	62,500	62,500
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	1	1	13,333	6,667	6,666
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	5	1	68,750	34,375	34,375
80292 PATHOLOGY MINOR SURG M.D.	1	1	499,985	249,992	249,993
80288 NEUROLOGY MINOR SURG M.D.	1	1	214,286	107,143	107,143
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	1	80,000	80,000	0
80269 PULMONARY DISEASE NO SURGERY M.D.	4	1	275,000	0	275,000
80266 PATHOLOGY NO SURGERY M.D.	3	1	375,000	187,500	187,500
80256 DERMATOLOGY NO SURGERY M.D.	2	1	75,000	55,000	20,000
80249 PSYCHIATRY M.D.	10	1	200,000	20,000	180,000
80245 HEMATOLOGY NO SURGERY M.D.	4	1	10,000	10,000	0
80235 PHYSICAL MED AND REHABILITATION M.D.	4	1	175,000	175,000	0
80169 SURGERY HAND M.D.	1	1	313,634	13,634	300,000
80168 SURGERY OBSTETRICS M.D.	1	1	125,000	125,000	0
80141 SURGERY CARDIAC M.D.	4	1	130,000	130,000	0
80136 ADD CHARGE RADIATION THERAPY M.D.	2	1	187,500	50,000	137,500
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	3	0	0	0	0
80322 TEACHING PHYSICIAN MINOR SURGERY	10	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	2	0	0	0	0
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	3	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	2	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0
80157 EMERGENCY MED MAJOR SURG M.D.	3	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	2	0	0	0	0
80321 TEACHING PHYSICIAN NO SURGERY	4	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	0	0	0	0
80963 NURSES - LPNS	3	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	3	0	0	0	0
80146 SURGERY VASCULAR M.D.	3	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	2	0	0	0	0
92212 NURSE HOME GOVERNMENT BED	1	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 95	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO	1	0	0	0	0
84422 PHYS NO MAJ SURG CATHETERIZATION D.O.	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	0	0	0	0
84245 HEMATOLOGY NO SURGERY D.O.	1	0	0	0	0
80960 NURSE ANESTHETISTS	1	0	0	0	0
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	1	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	0	0	0	0
TOTAL	1,914	623	79,864,983	35,712,696	44,152,287

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 94	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	280	129	17,277,946	7,580,988	9,696,958
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	208	44	6,013,020	1,793,755	4,219,265
80143 SURGERY GENERAL NOC M.D.	81	25	5,174,241	2,754,526	2,419,715
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	127	33	5,314,926	3,356,584	1,958,342
80211 DENTIST NOC	90	43	1,599,587	903,121	696,466
93215 HOSPITAL GOVERNMENT BED	64	28	3,355,171	824,989	2,530,182
80257 INTERNAL MED NO SURGERY M.D.	80	11	2,053,886	1,031,102	1,022,784
80154 SURGERY ORTHOPEDIC M.D.	99	26	2,584,536	977,343	1,607,193
80420 FAMILY PHYSICIAN NO SURGERY M.D.	46	12	1,534,100	558,341	975,759
80998 NURSE NOC	26	8	1,023,469	244,742	778,727
80151 ANESTHESIOLOGY M.D.	41	15	1,096,590	493,490	603,100
80421 FAMILY PHYSICIAN MINOR SURG M.D.	31	10	951,250	671,893	279,357
80117 SURGERY GENERAL PRACTICE M.D.	18	6	1,110,000	274,825	835,175
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	35	7	744,000	425,400	318,600
80267 PEDIATRICS NO SURGERY M.D.	21	7	2,084,925	1,236,896	848,029
80210 DENTAL HYGIENISTS	16	1	20,000	12,000	8,000
80114 SURGERY OPHTHALMOLOGY M.D.	7	4	1,050,000	493,500	556,500
80923 NURSE HOME FOR PROFIT BED	5	1	275,000	0	275,000
80410 CHIROPRACTORS	12	6	266,925	7,475	259,450
84154 SURGERY ORTHOPEDIC D.O.	8	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	10	7	391,030	50,030	341,000
80611 HOSPITAL FOR PROFIT BED	4	3	70,733	45,733	25,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	8	4	1,657,500	1,287,500	370,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	15	2	32,654	19,654	13,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	2	775,000	327,940	447,060
80145 SURGERY UROLOGICAL M.D.	23	7	1,925,000	844,974	1,080,026
80144 SURGERY THORACIC M.D.	11	2	336,500	305,000	31,500
80102 EMERGENCY MED NO SURGERY M.D.	10	2	195,000	159,000	36,000
59112 PHARMACISTS	3	2	29,500	2,530	26,970
84420 FAMILY PHYSICIAN NO SURGERY D.O.	12	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	6	1	2,466	2,466	0
80993 CHIROPDIST	6	1	7,500	0	7,500
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	4	0	0	0	0
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	8	1	99,982	30,400	69,582
80268 PHYSICIANS NO SURGERY NOC M.D.	41	12	754,750	348,280	406,470
80261 NEUROLOGY NO SURGERY M.D.	9	1	100,000	60,000	40,000
80167 SURGERY GYNECOLOGY M.D.	4	3	102,500	58,270	44,230
80152 SURGERY NEUROLOGY M.D.	21	3	169,500	110,392	59,108
84421 FAMILY PHYSICIAN MINOR SURG D.O.	8	3	147,500	70,000	77,500
84268 PHYSICIANS NO SURGERY NOC D.O.	7	1	55,000	40,000	15,000
84151 ANESTHESIOLOGY D.O.	4	1	1,200	1,200	0
84145 SURGERY UROLOGICAL D.O.	3	2	215,000	60,000	155,000
80964 NURSES - RNS	1	1	293,785	146,892	146,893
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	4	0	0	0	0
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	7	1	375,000	187,500	187,500
80284 INTERNAL MED MINOR SURG M.D.	4	1	167,500	167,500	0
80277 GYNECOLOGY MINOR SURG M.D.	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	3	1	20,000	10,000	10,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	5	1	112,500	12,400	100,100
80156 SURGERY PLASTIC M.D.	23	3	85,000	51,750	33,250
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	4	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 94	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	2	1	142,500	100,000	42,500
84257 INTERNAL MED NO SURGERY D.O.	3	1	192,500	192,500	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	7	4	852,500	530,000	322,500
84143 SURGERY GENERAL NOC D.O.	1	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	10	4	85,500	14,100	71,400
80610 HOSPITAL FOR PROFIT VISITS	1	1	15,000	12,500	2,500
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	0	0	0	0
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	4	1	150,000	75,000	75,000
80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2	3	1	15,000	7,500	7,500
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	8	1	100,000	50,000	50,000
80292 PATHOLOGY MINOR SURG M.D.	6	1	50,000	0	50,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	3	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	10	1	37,500	10,000	27,500
80266 PATHOLOGY NO SURGERY M.D.	15	4	2,052,000	1,000,000	1,052,000
80256 DERMATOLOGY NO SURGERY M.D.	3	0	0	0	0
80249 PSYCHIATRY M.D.	10	4	566,000	267,500	298,500
80245 HEMATOLOGY NO SURGERY M.D.	1	1	50,000	0	50,000
80235 PHYSICAL MED AND REHABILITATION M.D.	8	2	308,739	0	308,739
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0
80141 SURGERY CARDIAC M.D.	4	2	270,000	192,500	77,500
80136 ADD CHARGE RADIATION THERAPY M.D.	1	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	7	5	903,655	803,155	100,500
80322 TEACHING PHYSICIAN MINOR SURGERY	10	4	656,285	301,642	354,643
80293 PEDIATRICS MINOR SURG M.D.	4	4	1,175,140	587,568	587,572
80617 HOSPITAL NOT PROFIT VISITS	5	2	137,000	9,890	127,110
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	2	2	402,124	5,000	397,124
80294 PHYSICIAN MINOR SURGERY NOC M.D.	2	2	166,987	154,987	12,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	5	2	382,500	107,500	275,000
80233 OCCUPATIONAL MED M.D.	4	2	170,000	170,000	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	1	10,000	5,000	5,000
84284 INTERNAL MED MINOR SURG D.O.	3	1	275,000	0	275,000
84261 NEUROLOGY NO SURGERY D.O.	3	1	75,000	50,000	25,000
84249 PSYCHIATRY D.O.	1	1	130,000	105,000	25,000
80994 OPTOMETRISTS	1	1	150,000	75,000	75,000
80715 MEDICAL OR X-RAY LABORATORY	1	1	3,500	1,000	2,500
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	1	165,000	100,000	65,000
80250 PSYCHOANALYSIS M.D.	2	1	32,000	32,000	0
80240 LEGAL MEDICINE M.D.	3	1	391,528	125,000	266,528
80223 DENTIST FED GOVERNMENT NOC	1	1	35,000	9,575	25,425
80216 DENTIST MILITARY	1	1	6,000	6,000	0
80212 DENTIST EMPLOYED ORAL SURGERY	5	1	200,000	100,000	100,000
80157 EMERGENCY MED MAJOR SURG M.D.	2	1	218,750	218,750	0
80321 TEACHING PHYSICIAN NO SURGERY	4	0	0	0	0
80146 SURGERY VASCULAR M.D.	1	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	2	0	0	0	0
84422 PHYS NO MAJ SURG CATHETERIZATION D.O.	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	0	0	0	0
80254 ALLERGY M.D.	3	0	0	0	0
80279 INFECT DISEASE MINOR SURG M.D.	2	0	0	0	0
84156 SURGERY PLASTIC D.O.	1	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 94	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALITY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0
TOTAL	1,758	549	72,224,380	33,459,048	38,765,332

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 93	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALITY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	390	137	26,651,858	14,640,595	12,011,263
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	67	11	1,384,655	177,973	1,206,682
80143 SURGERY GENERAL NOC M.D.	101	32	5,238,953	2,844,285	2,394,668
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	130	31	5,480,270	1,696,847	3,783,423
80211 DENTIST NOC	96	35	765,741	213,634	552,107
93215 HOSPITAL GOVERNMENT BED	56	24	1,915,783	372,865	1,542,918
80257 INTERNAL MED NO SURGERY M.D.	83	15	1,541,414	747,275	794,139
80154 SURGERY ORTHOPEDIC M.D.	97	16	3,730,000	2,293,650	1,436,350
80420 FAMILY PHYSICIAN NO SURGERY M.D.	23	3	125,000	58,500	66,500
80998 NURSE NOC	53	12	615,389	438,315	177,074
80151 ANESTHESIOLOGY M.D.	34	8	1,712,092	1,016,792	695,300
80421 FAMILY PHYSICIAN MINOR SURG M.D.	19	8	844,000	226,000	618,000
80117 SURGERY GENERAL PRACTICE M.D.	18	13	1,638,250	865,625	772,625
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	27	7	1,330,500	970,250	360,250
80267 PEDIATRICS NO SURGERY M.D.	30	14	2,652,954	1,422,000	1,230,954
80210 DENTAL HYGIENISTS	28	11	415,225	64,683	350,542
80114 SURGERY OPHTHALMOLOGY M.D.	7	2	290,000	41,032	248,968
80923 NURSE HOME FOR PROFIT BED	8	7	194,334	108,444	85,890
80410 CHIROPRACTORS	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	12	4	1,049,250	592,000	457,250
80924 NURSE HOME NOT PROFIT BED	8	4	930,000	162,940	767,060
80611 HOSPITAL FOR PROFIT BED	4	0	0	0	0
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	15	4	344,425	159,425	185,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	11	2	140,000	55,000	85,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	9	2	34,000	12,600	21,400
80145 SURGERY UROLOGICAL M.D.	25	4	735,000	139,000	596,000
80144 SURGERY THORACIC M.D.	14	1	40,000	40,000	0
80102 EMERGENCY MED NO SURGERY M.D.	9	3	1,945,086	1,867,586	77,500
59112 PHARMACISTS	19	8	300,321	52,586	247,735
84420 FAMILY PHYSICIAN NO SURGERY D.O.	15	2	335,000	335,000	0
84102 EMERGENCY MED NO SURGERY D.O.	6	3	626,500	625,000	1,500
80993 CHIROPDIST	6	3	25,922	20,961	4,961
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	8	1	3,750	1,875	1,875
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	6	1	350,000	120,000	230,000
80268 PHYSICIANS NO SURGERY NOC M.D.	61	18	1,782,341	736,701	1,045,640
80261 NEUROLOGY NO SURGERY M.D.	18	1	25,000	0	25,000
80167 SURGERY GYNECOLOGY M.D.	6	2	350,000	200,000	150,000
80152 SURGERY NEUROLOGY M.D.	28	7	1,381,500	1,095,000	286,500
84421 FAMILY PHYSICIAN MINOR SURG D.O.	21	12	1,603,333	450,983	1,152,350
84268 PHYSICIANS NO SURGERY NOC D.O.	15	3	110,833	65,833	45,000
84151 ANESTHESIOLOGY D.O.	3	2	52,550	52,550	0
84145 SURGERY UROLOGICAL D.O.	1	0	0	0	0
80964 NURSES - RNS	2	0	0	0	0
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	16	4	1,350,000	749,800	600,200
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	12	1	13,750	6,875	6,875
80284 INTERNAL MED MINOR SURG M.D.	7	1	45,000	1,500	43,500
80277 GYNECOLOGY MINOR SURG M.D.	10	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	6	3	90,500	84,300	6,200
80156 SURGERY PLASTIC M.D.	15	4	101,250	46,607	54,643
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	4	2	253,000	50,000	203,000
84257 INTERNAL MED NO SURGERY D.O.	1	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 93	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
PROFESSION SPECIALTY			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	5	4	434,000	352,569	81,431
84143 SURGERY GENERAL NOC D.O.	4	1	40,000	0	40,000
80995 PHYSIOTHERAPISTS	1	1	3,750	1,875	1,875
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	12	4	16,597	13,597	3,000
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	0	0	0	0
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	9	1	500,000	250,000	250,000
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	0	0	0	0
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	2	1	150,000	8,617	141,383
80266 PATHOLOGY NO SURGERY M.D.	5	2	153,125	43,125	110,000
80256 DERMATOLOGY NO SURGERY M.D.	1	0	0	0	0
80249 PSYCHIATRY M.D.	6	4	560,000	88,000	472,000
80245 HEMATOLOGY NO SURGERY M.D.	1	0	0	0	0
80235 PHYSICAL MED AND REHABILITATION M.D.	5	1	200,000	100,000	100,000
80141 SURGERY CARDIAC M.D.	4	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	5	2	35,611	33,869	1,742
80322 TEACHING PHYSICIAN MINOR SURGERY	14	3	1,500	750	750
80293 PEDIATRICS MINOR SURG M.D.	1	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	1	1	2,500	1,425	1,075
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	1	2,500	0	2,500
80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	3	1	15,000	5,000	10,000
84284 INTERNAL MED MINOR SURG D.O.	3	3	850,000	61,387	788,613
84249 PSYCHIATRY D.O.	1	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	5	2	140,000	67,400	72,600
80240 LEGAL MEDICINE M.D.	52	16	3,536,668	2,186,642	1,350,026
80223 DENTIST FED GOVERNMENT NOC	10	5	217,050	75,606	141,444
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	35,000	35,000	0
80157 EMERGENCY MED MAJOR SURG M.D.	2	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	6	3	205,000	205,000	0
80321 TEACHING PHYSICIAN NO SURGERY	8	3	2,250,000	1,875,000	375,000
84277 GYNECOLOGY MINOR SURG D.O.	4	2	34,000	4,000	30,000
80225 DENTIST FED GOVERNMENT ORAL SURGERY	6	2	85,000	85,000	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	4	1	158,000	0	158,000
84965 HOSPITAL OSTEOPATH BED	1	1	50,000	50,000	0
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	1	1	247,500	120,000	127,500
84152 SURGERY NEUROLOGY D.O.	1	1	360,000	100,000	260,000
80238 ENDOCRINOLOGY NO SURGERY M.D.	5	1	250,000	120,000	130,000
80115 SURGERY COLON AND RECTAL M.D.	2	1	25,000	25,000	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0
80146 SURGERY VASCULAR M.D.	2	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	2	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	1	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	4	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	0	0	0	0
80254 ALLERGY M.D.	3	0	0	0	0

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 93 PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE
			TOTAL AMOUNT	TOTAL AMOUNT	TOTAL AMOUNT
80283 INTENSIVE CARE MEDICINE M.D.	6	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	2	0	0	0	0
80214 DENTIST EMPLOYED X-RAY THERAPY	1	0	0	0	0
80158 SURGERY OTOTOLOGY M.D.	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0
TOTAL	1,898	558	81,102,530	41,831,749	39,270,781

Section VIII
Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Page 15 Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

Physicians & Surgeons

Dentists

Nurses

Hospitals

All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI-DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	20.86%	24,643,592	25,334,116	18,226,862	7,489,329	11,742,830	46.35%
000	33928	PIE MUTUAL INSURANCE CO, THE	15.47%	18,278,716	17,858,689	1,362,660	12,884,829	15,442,153	86.47%
659	32654	MEDICAL DEFENSE ASSOCIATES	11.42%	13,487,937	14,710,195	3,931,337	10,954,799	10,566,049	71.83%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	10.59%	12,512,159	12,316,980	4,457,417	8,539,077	3,943,661	32.02%
861	27642	MISSOURI HOSPITAL PLAN	9.13%	10,779,446	11,179,425	117,624	2,976,724	1,337,058	11.96%
378	33367	INTERMED INSURANCE CO	8.04%	9,492,933	13,044,643	1,981,381	4,838,106	5,425,069	41.59%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	5.09%	6,011,436	6,004,287	1,105,329	4,118,148	9,230,005	153.72%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.86%	3,374,795	3,066,877	51,712	1,585,162	(2,069,374)	-67.47%
218	20443	CONTINENTAL CASUALTY COMPANY*	2.75%	3,250,617	3,212,988	(85,595)	1,810,691	33,318	1.04%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.61%	1,897,731	1,646,511	177,323	0	940,761	57.14%
218	20427	AMERICAN CASUALTY CO OF READING PA	1.28%	1,509,876	1,361,192	300,888	51,267	(758,049)	-55.69%
761	22810	CHICAGO INSURANCE COMPANY	1.28%	1,508,286	1,440,065	508,959	9,200	746,898	51.87%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	1.05%	1,243,663	1,019,979	287,803	533,701	724,335	71.01%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.95%	1,127,817	1,183,802	53,291	0	681,882	57.60%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.89%	1,055,743	847,539	(218,670)	0	(384,224)	-45.33%
000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.87%	1,032,827	1,018,301	193,865	998,971	1,035,378	101.68%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.86%	1,011,636	936,222	117,387	112,729	377,903	40.36%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.73%	864,229	880,047	845,612	904,235	777,358	88.33%
000	35718	PHICO INSURANCE COMPANY	0.64%	759,017	995,158	221,711	260,408	1,055,637	106.08%
212	16535	ZURICH INSURANCE COMPANY	0.63%	746,993	781,419	47,505	0	249,894	31.98%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.37%	431,881	403,354	56,417	0	48,629	12.06%
000	24422	LEGION INSURANCE COMPANY	0.28%	332,973	342,372	141,846	335,000	166,894	48.75%
091	29459	TWIN CITY FIRE INS CO	0.26%	301,805	305,789	16,538	0	52,500	17.17%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.25%	294,180	247,353	18,026	0	112,677	45.55%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.25%	292,841	289,821	29,924	4,500	66,104	22.81%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.23%	277,348	287,204	55,539	142,000	(24,323)	-8.47%
244	10677	CINCINNATI INS CO THE	0.19%	225,305	198,905	12,268	11,551	443,351	222.90%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.16%	194,732	171,516	10,117	1,017,500	886,245	516.71%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.13%	151,516	148,859	2,558	4,271	145,980	98.07%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.10%	116,081	104,103	15,083	130,000	83,009	79.74%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	107,000	119,002	33,000	0	77,000	64.70%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.09%	101,870	98,333	13,151	7,500	43,056	43.79%
761	21873	FIREMANS FUND INSURANCE COMPANY	0.08%	100,000	20,833	0	0	4,346	20.86%
901	20710	CENTURY INDEMNITY COMPANY	0.06%	72,681	70,437	172	32,197	(59,880)	-85.01%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.06%	67,052	27,940	6,424	0	19,058	68.21%
807	40371	COLUMBIA MUTUAL INSURANCE CO	0.06%	66,290	65,909	0	0	0	0.00%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.05%	59,380	79,140	9,976	0	40,620	51.33%
084	16691	GREAT AMERICAN INSURANCE COMPANY	0.05%	59,252	42,368	0	0	0	0.00%
159	24457	RELIANCE INSURANCE COMPANY	0.05%	56,333	51,923	(22,053)	0	(30,592)	-58.92%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.03%	37,500	150,000	0	0	90,000	60.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.03%	32,215	11,715	(6,925)	6,552	(79,100)	-675.20%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
400	24554	VANGUARD INSURANCE COMPANY	0.02%	26,303	47,221	0	0	0	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.02%	26,099	0	0	0	0	0.00%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	21,927	21,927	8,527	0	13,400	61.11%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.02%	18,950	6,583	0	0	10,696	162.48%
041	22217	GULF INSURANCE COMPANY	0.01%	16,866	2,885	655	0	0	0.00%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.01%	16,645	18,209	(26,836)	166,667	4,645	25.51%
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	7,236	0	0	0	0	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.01%	6,037	511	(163)	0	(144)	-28.18%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	5,757	5,757	(207,611)	1,747,599	2,254,691	39164.34%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	5,628	1,442	(73)	0	(204)	-14.15%
012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,716	2,532	(8,563)	0	(44,389)	-1753.12%
185	25534	TIG INSURANCE COMPANY	0.00%	2,036	639	59,101	78,500	(7,600)	-1189.36%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	2,021	1,927	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	169	0	(62,423)	0.00%
342	10391	AMERICAN CENTENNIAL INSURANCE CO	0.00%	0	0	0	75,000	75,000	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	2,410	0	230	0.00%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(13)	0	(115)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(27,493)	(2,117,048)	735,547	(3,060,825)	11133.11%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(157,946)	0	(350,507)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	177	0	2,323	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	1,417	0	1,513	0.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	19,342	0	0	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(31,794)	0	(96,252)	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(25,613)	1,501	(105,245)	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	361	0	1,098	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(20,524)	250,000	(161,261)	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(19,472)	0.00%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	0	0	0	0	(406)	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	8,939	113,953	0	195,762	2189.98%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,416)	0	(37,457)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	6,054	0	(1,509)	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	6,817	0	2,436	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(31)	0	(324)	0.00%
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(22)	(20)	0	0.00%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(519)	0	145	0.00%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(132)	0.00%
163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	7,054	0	10,017	0.00%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(618)	0	(1,546)	0.00%
041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(56,000)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(23,351)	25,000	(25,700)	0.00%
785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	14,805	4,999	0.00%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	1,030	0	(9,886)	0.00%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	2,547	(842)	0	(1,713)	-67.26%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	-0.00%	(180)	1,786	101	0	275	15.40%
Total Medical Malpractice Business			100.00%	118,125,725	122,170,723	31,669,647	62,853,046	61,718,236	50.52%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	27.64%	23,169,349	23,843,743	18,181,847	6,361,882	11,851,383	49.70%
000	33928	PIE MUTUAL INSURANCE CO, THE	20.93%	17,541,621	17,186,577	1,356,670	12,708,590	14,745,653	85.80%
659	32654	MEDICAL DEFENSE ASSOCIATES	14.57%	12,211,248	13,317,815	3,559,219	10,629,549	9,565,929	71.83%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.26%	11,952,026	11,765,349	4,161,790	8,340,277	4,315,863	36.68%
378	33367	INTERMED INSURANCE CO	10.95%	9,179,425	12,867,268	1,976,403	4,789,106	5,411,473	42.06%
218	20443	CONTINENTAL CASUALTY COMPANY*	3.13%	2,622,949	2,568,417	(19,519)	1,454,147	(113,206)	-4.41%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	1.94%	1,622,394	1,547,400	700,733	2,792,980	5,062,825	327.18%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.75%	1,463,903	1,109,806	(104,885)	1,105,427	(1,581,584)	-142.51%
000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.23%	1,032,827	1,018,301	193,865	998,971	1,035,378	101.68%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	1.03%	864,229	880,047	845,612	904,235	777,358	88.33%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.94%	784,716	663,220	0	0	257,431	38.82%
000	24422	LEGION INSURANCE COMPANY	0.40%	332,973	342,372	141,846	335,000	166,894	48.75%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.35%	294,180	247,353	18,026	0	112,677	45.55%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.33%	277,348	287,204	55,539	142,000	(24,323)	-8.47%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.27%	228,490	228,490	(58,952)	0	30,801	13.48%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.12%	101,870	98,333	13,151	7,500	43,056	43.79%
084	16691	GREAT AMERICAN INSURANCE COMPANY	0.07%	59,252	42,368	0	0	0	0.00%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.04%	37,500	150,000	0	0	90,000	60.00%
400	24554	VANGUARD INSURANCE COMPANY	0.03%	26,303	47,221	0	0	0	0.00%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.03%	21,927	21,927	8,527	0	13,400	61.11%
000	35718	PHICO INSURANCE COMPANY	0.00%	2,612	1,317	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	169	0	(62,423)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	(183,278)	0	(190,769)	0.00%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(157,946)	0	(350,507)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	50	0	551	0.00%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	250,000	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(25,613)	1,501	(105,245)	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	361	0	1,098	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(20,524)	250,000	(161,261)	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	8,939	108,058	0	185,762	2078.11%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,416)	0	(37,457)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	0	0	(2,225)	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	6,817	0	2,436	0.00%
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(22)	(20)	0	0.00%
163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	7,054	0	10,017	0.00%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	0	(332)	0.00%
041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(56,000)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(22,026)	12,500	(12,640)	0.00%
785	28932	MARKEL AMERICAN INSURANCE COMPANY	0.00%	0	0	0	14,805	4,999	0.00%
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	1,030	0	(9,886)	0.00%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	-0.00%	(180)	1,786	101	0	275	15.40%

MISSOURI DEPARTMENT OF INSURANCE
 1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
 MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
Total Physicians & Surgeons Business			100.00%	83,826,962	88,245,253	30,731,687	50,848,450	51,227,401	58.05%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	38.50%	1,474,243	1,490,373	0	942,446	(137,554)	-9.23%
218	20443	CONTINENTAL CASUALTY COMPANY*	16.28%	623,475	640,914	(120,283)	218,838	(3,243)	-0.51%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.63%	560,133	551,631	295,627	198,800	(372,202)	-67.47%
378	33367	INTERMED INSURANCE CO	8.19%	313,508	177,375	4,978	49,000	13,596	7.67%
091	29459	TWIN CITY FIRE INS CO	7.88%	301,548	300,821	16,538	0	52,500	17.45%
659	32654	MEDICAL DEFENSE ASSOCIATES	7.31%	279,804	305,159	81,555	0	219,190	71.83%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	3.96%	151,516	148,859	2,558	4,271	145,980	98.07%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.33%	89,173	83,835	4,855	27,500	(299,186)	-356.87%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.45%	17,265	17,443	0	16,000	(18,107)	-103.81%
244	10677	CINCINNATI INS CO THE	0.39%	15,008	9,276	0	0	10,000	107.81%
159	24457	RELIANCE INSURANCE COMPANY	0.08%	3,203	2,215	0	0	0	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(140)	0.00%
Total Dentists Business			100.00%	3,828,876	3,727,901	285,828	1,456,855	(389,166)	-10.44%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	86.30%	456,150	370,772	57,566	10,000	156,847	42.30%
159	24457	RELIANCE INSURANCE COMPANY	10.05%	53,130	49,708	(22,053)	0	(30,592)	-61.54%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	3.15%	16,645	18,209	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.50%	2,631	1,557	0	0	0	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	6,054	0	958	0.00%
Total Nurses Business			100.00%	528,556	440,246	41,567	10,000	127,213	28.90%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
861	27642	MISSOURI HOSPITAL PLAN	61.97%	10,779,446	11,179,425	117,624	2,976,724	1,337,058	11.96%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	11.34%	1,972,146	2,072,905	236,925	516,667	2,305,808	111.24%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	6.48%	1,127,817	1,183,802	53,291	0	681,882	57.60%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	4.59%	797,528	592,503	(152,869)	0	(461,475)	-77.89%
000	35718	PHICO INSURANCE COMPANY	4.35%	756,405	993,841	221,711	260,408	1,055,637	106.22%
212	16535	ZURICH INSURANCE COMPANY	4.29%	746,993	781,419	47,505	0	249,894	31.98%
000	33928	PIE MUTUAL INSURANCE CO, THE	4.08%	708,830	651,513	5,990	160,239	714,607	109.68%
244	10677	CINCINNATI INS CO THE	0.88%	153,244	142,633	869	11,551	209,351	146.78%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.62%	107,000	119,002	33,000	0	77,000	64.70%
901	20710	CENTURY INDEMNITY COMPANY	0.42%	72,681	70,437	172	32,197	(59,880)	-85.01%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.34%	59,380	79,140	9,976	0	40,620	51.33%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.19%	32,215	11,715	(6,925)	6,552	(79,100)	-675.20%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.18%	31,342	64,544	8,899	130,000	66,408	102.89%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.15%	26,099	0	0	0	0	0.00%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.06%	10,432	40,208	(52,400)	(33)	(182,906)	-454.90%
901	22667	CIGNA INSURANCE COMPANY	0.03%	6,037	511	(163)	0	(144)	-28.18%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.03%	5,757	5,757	(207,611)	1,747,599	2,004,691	34821.80%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(27,493)	(1,819,661)	698,047	(2,676,184)	9734.06%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	(169)	0	(1,519)	0.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	19,342	0	0	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(31,794)	0	(96,252)	0.00%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	0	0	(2,018)	0.00%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	0	138,000	45,785	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(2,270)	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	4,120	0	10,000	0.00%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	149,883	345,783	277,151	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(140)	0.00%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	2,547	(842)	0	(1,713)	-67.26%
Total Hospital Business			100.00%	17,393,352	17,964,409	(1,363,127)	7,023,734	5,512,291	30.68%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
048	35289	CONTINENTAL INSURANCE COMPANY THE*	19.26%	2,416,896	2,383,982	167,671	808,501	1,861,372	78.08%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	15.12%	1,897,731	1,646,511	177,323	0	940,761	57.14%
761	22810	CHICAGO INSURANCE COMPANY	12.02%	1,508,286	1,440,065	508,959	9,200	746,898	51.87%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	10.80%	1,355,137	1,462,256	146,576	442,268	(162,545)	-11.12%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	9.91%	1,243,663	1,019,979	137,920	187,918	447,516	43.88%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	8.06%	1,011,636	936,222	117,387	112,729	377,903	40.36%
659	32654	MEDICAL DEFENSE ASSOCIATES	7.94%	996,885	1,087,221	290,563	325,250	780,930	71.83%
218	20427	AMERICAN CASUALTY CO OF READING PA	5.78%	725,160	697,972	300,888	51,267	(1,013,462)	-145.20%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	3.44%	431,881	403,354	56,417	0	48,629	12.06%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	2.33%	292,841	289,821	29,924	4,500	66,104	22.81%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.55%	194,732	171,516	10,117	1,017,500	886,245	516.71%
761	21873	FIREMANS FUND INSURANCE COMPANY	0.80%	100,000	20,833	0	0	4,346	20.86%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.68%	84,739	39,559	6,184	0	16,601	41.97%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.53%	67,052	27,940	6,424	0	19,058	68.21%
807	40371	COLUMBIA MUTUAL INSURANCE CO	0.53%	66,290	65,909	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.43%	54,422	45,439	11,399	0	224,000	492.97%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.24%	29,725	26,546	(6,849)	0	46,450	174.98%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.15%	18,950	6,583	0	0	10,696	162.48%
041	22217	GULF INSURANCE COMPANY	0.13%	16,866	2,885	655	0	0	0.00%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.09%	11,000	3,156	0	0	0	0.00%
012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	7,236	0	0	0	0	0.00%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.04%	5,628	1,442	(73)	0	(204)	-14.15%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.03%	4,193	3,657	54,207	(294)	103,982	2843.37%
012	19429	INSURANCE CO OF THE STATE OF PA	0.02%	2,716	2,532	(8,563)	0	(44,389)	-1753.12%
185	25534	TIG INSURANCE COMPANY	0.02%	2,036	639	59,101	78,500	(7,600)	-1189.36%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.02%	2,021	1,927	0	0	0	0.00%
091	29459	TWIN CITY FIRE INS CO	0.00%	257	4,968	0	0	0	0.00%
342	10391	AMERICAN CENTENNIAL INSURANCE CO	0.00%	0	0	0	75,000	75,000	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	2,410	0	230	0.00%
000	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	45,015	185,001	29,001	0.00%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(13)	0	(115)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	(114,109)	37,500	(193,872)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	296	0	3,291	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	1,417	0	1,513	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	0	0	0	(17,202)	0.00%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	0	0	0	0	(406)	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	1,775	0	0	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	0	0	(242)	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(31)	0	(324)	0.00%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(519)	0	145	0.00%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	0	0	(26,836)	166,667	4,645	0.00%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(132)	0.00%

MISSOURI DEPARTMENT OF INSURANCE
1995 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(618)	0	(1,546)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(1,325)	12,500	(12,780)	0.00%
Total Other Business			100.00%	12,547,979	11,792,914	1,973,692	3,514,007	5,240,497	44.44%

MISSOURI-DEPARTMENT-OF-INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	20.96%	25,550,792	25,607,668	7,482,580	7,981,705	13,348,704	52.13%
000	33928	PIE MUTUAL INSURANCE CO, THE	14.20%	17,312,065	15,230,022	483,315	5,016,114	6,454,630	42.38%
659	32654	MEDICAL DEFENSE ASSOCIATES	11.27%	13,734,411	13,017,713	3,020,393	14,199,414	11,039,414	84.80%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	10.66%	12,997,871	12,600,756	3,752,965	6,995,906	6,142,864	48.75%
378	33367	RCA MUTUAL INSURANCE COMPANY	10.06%	12,259,413	11,885,162	3,689,438	4,940,724	4,212,317	35.44%
861	27642	MISSOURI HOSPITAL PLAN	9.84%	11,991,593	12,009,141	1,492,207	3,374,287	8,650,120	72.03%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	5.39%	6,564,506	5,619,088	495,753	1,246,180	1,202,318	21.40%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	3.53%	4,298,533	4,828,959	282,368	663,705	(358,657)	-7.43%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.70%	2,073,452	899,054	97,097	0	411,065	45.72%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.52%	1,853,287	1,717,942	462,175	960,907	3,488,720	203.08%
761	22810	CHICAGO INSURANCE COMPANY	1.09%	1,325,058	1,006,390	165,654	2,010,000	2,325,384	231.06%
000	35718	PHICO INSURANCE COMPANY	1.07%	1,304,627	1,381,236	298,569	187,227	423,760	30.68%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.01%	1,231,174	1,499,562	83,440	0	871,080	58.09%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	0.91%	1,110,345	1,085,151	118,390	5,992	351,946	32.43%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.78%	952,061	918,459	223,049	734,049	(198,532)	-21.62%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.76%	931,212	891,923	(1,559)	623,523	537,331	60.24%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.69%	838,150	834,701	423,981	239,000	(7,227)	-0.87%
212	16535	ZURICH INSURANCE COMPANY	0.67%	818,723	747,333	102,677	0	237,114	31.73%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.67%	817,182	1,537,904	135,021	310,000	223,616	14.54%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.62%	756,637	784,464	533,940	89,228	1,754,523	223.66%
000	24422	LEGION INSURANCE COMPANY	0.30%	361,171	327,206	101,348	140,000	349,392	106.78%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.27%	328,383	265,976	50,001	0	201,408	75.72%
091	29459	TWIN CITY FIRE INS CO	0.27%	327,901	378,147	(15,190)	0	(45,075)	-11.92%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.23%	277,328	249,172	20,260	0	37,160	14.91%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.16%	199,672	176,189	90,290	70,050	(346,945)	-196.92%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.14%	176,517	256,911	(6,925)	0	155,338	60.46%
244	10677	CINCINNATI INS CO THE	0.13%	162,774	128,503	32,087	10,000	164,999	128.40%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.12%	150,000	149,693	37,421	0	82,322	54.99%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.12%	144,676	131,127	(20,004)	11,510	5,267	4.02%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.11%	136,833	190,746	39,873	350,000	224,433	117.66%
484	20532	CLARENDON NATIONAL INS CO	0.11%	129,918	161,063	0	0	0	0.00%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	127,000	144,355	26,000	0	108,000	74.82%
041	25658	TRAVELERS INDEMNITY COMPANY	0.10%	126,000	126,309	30,000	0	115,000	91.05%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.09%	110,499	208,754	19,259	11,711	102,348	49.03%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.06%	71,803	43,390	4,304	221	16,970	39.11%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.06%	69,798	68,866	11,077	0	29,950	43.49%
012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	69,684	57,185	3,000	0	24,190	42.30%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.05%	57,978	55,431	5,498	0	21,397	38.60%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.05%	57,116	52,189	19,690	(10,000)	4,265	8.17%
159	24457	RELIAANCE INSURANCE COMPANY	0.04%	43,430	45,663	26,483	0	63,332	138.69%
159	24430	RELIAANCE NATIONAL INDEMNITY COMPANY	0.02%	24,626	27,336	71,034	0	173,332	634.08%

MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	20,492	20,492	6,385	0	11,057	53.96%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.01%	7,441	5,453	(1,335)	0	7,141	130.96%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	4,442	2,376	447	0	902	37.96%
012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,128	15,795	21,978	0	74,171	469.59%
185	25534	TIG INSURANCE COMPANY	0.00%	1,208	301,305	193,273	132,442	(249,458)	-82.79%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,020	1,278	0	0	(1)	-0.08%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	890	417	195	0	652	156.35%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	475	475	0	0	406	85.47%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	197	2,685	0	0	0	0.00%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	(7,965)	0	(129,851)	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	8,474	20,000	5,000	0.00%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(18)	0	(160)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	7,755	1,841,238	2,534	3,754,389	48412.50%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(208,494)	218,750	(338,521)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	1,582	0	17,932	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	(1)	(1,374)	0	(6,544)	654400.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	296,703	0	925,000	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	0	0	(100,084)	0.00%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	(1,106,159)	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	23,538	108,149	111,999	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	(2,669)	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	23,640	0	(10,663)	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	20,991	0	0	11,853	56.47%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,610)	0	(41,895)	0.00%
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(1)	0	(23)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(1,400)	0	(923)	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	619	0	1,932	0.00%
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	0.00%	0	0	0	0	9	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(177,531)	0	(526,920)	0.00%
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	(18)	0	(7)	0.00%
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(21)	0	(22)	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(2,831)	0	(3,252)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	15,314	20,088	2,000,000	478,148	3122.29%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(2,562)	0	(367)	0.00%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(385)	0	(963)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(8,799)	7,500	(57,577)	0.00%
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	2,145	0	248	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	-0.00%	(1,748)	123,193	(64,669)	2,854	(10,665)	-8.66%
785	28932	MARKEL AMERICAN INSURANCE COMPANY	-0.01%	(14,035)	(3,822)	(1,789)	0	37,521	-981.71%
Total Medical Malpractice Business			100.00%	121,896,709	117,860,545	25,843,462	52,653,682	65,449,209	55.53%

MISSOURI-DEPARTMENT-OF-INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	27.78%	24,049,244	24,067,983	7,258,476	7,553,042	13,041,041	54.18%
000	33928	PIE MUTUAL INSURANCE CO, THE	19.54%	16,913,135	14,832,838	483,315	5,015,838	6,220,283	41.94%
659	32654	MEDICAL DEFENSE ASSOCIATES	15.57%	13,474,702	12,766,812	2,962,179	14,159,414	10,826,643	84.80%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.32%	12,399,408	12,020,538	3,429,578	6,169,406	5,987,467	49.81%
378	33367	RCA MUTUAL INSURANCE COMPANY	13.79%	11,937,276	11,575,259	3,548,646	4,940,724	4,052,076	35.01%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	2.04%	1,766,731	1,717,536	197,570	297,500	890,050	51.82%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.67%	1,445,807	1,608,552	302,848	293,750	(422,113)	-26.24%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.40%	1,209,275	1,098,204	83,748	622,255	1,203,963	109.63%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	1.28%	1,110,345	1,085,151	118,390	5,992	351,946	32.43%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.97%	838,150	834,701	423,981	239,000	(7,227)	-0.87%
000	24422	LEGION INSURANCE COMPANY	0.42%	361,171	327,206	101,348	140,000	349,392	106.78%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.28%	240,027	240,027	0	60,000	101,547	42.31%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.23%	199,672	176,189	90,290	70,050	(346,945)	-196.92%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.20%	176,517	256,911	(6,925)	0	155,338	60.46%
000	27645	ST JUDES PROTECTIVE ASSOCIATION INC	0.17%	150,000	149,693	37,421	0	82,322	54.99%
484	20532	CLARENDON NATIONAL INS CO	0.15%	129,918	161,063	0	0	0	0.00%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.08%	69,798	68,866	11,077	0	29,950	43.49%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.08%	69,788	64,861	13,158	0	53,345	82.25%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.02%	20,492	20,492	6,385	0	11,057	53.96%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.02%	16,663	17,749	1,738	0	3,689	20.78%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,020	1,278	0	0	(1)	-0.08%
048	20788	BUCKEYE UNION INSURANCE COMPANY	0.00%	475	475	0	0	406	85.47%
378	10037	INTERLEX INSURANCE CO	0.00%	0	0	(7,965)	0	(129,851)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	154,915	0.00%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(208,494)	218,750	(338,521)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	201	0	2,342	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	23,538	108,149	111,999	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	(2,669)	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	23,640	0	(10,663)	0.00%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	(4,610)	0	(41,895)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(864)	0	1,444	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	619	0	1,932	0.00%
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	(18)	0	(2)	0.00%
095	22527	HOME INSURANCE COMPANY THE	0.00%	0	0	(21)	0	(22)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	116,861	2,000,000	560,231	0.00%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	0	(838)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	39,542	0	25,260	0.00%
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	2,145	0	248	0.00%
785	28932	MARKEL AMERICAN INSURANCE COMPANY	-0.02%	(14,035)	(3,822)	(1,789)	0	37,521	-981.71%
Total Physicians & Surgeons Business			100.00%	86,565,579	83,088,562	19,046,008	41,893,870	42,955,660	51.70%

MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	38.55%	1,501,548	1,539,685	224,104	428,663	307,663	19.98%
218	20443	CONTINENTAL CASUALTY COMPANY*	16.54%	644,012	618,851	34,500	161,263	(10,612)	-1.71%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	15.37%	598,463	580,218	323,387	826,500	155,397	26.78%
091	29459	TWIN CITY FIRE INS CO	8.42%	327,901	382,863	(15,190)	0	(45,075)	-11.77%
378	33367	RCA MUTUAL INSURANCE COMPANY	8.27%	322,137	309,903	140,792	0	160,241	51.71%
659	32654	MEDICAL DEFENSE ASSOCIATES	6.67%	259,709	250,901	58,214	40,000	212,771	84.80%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	3.71%	144,676	130,791	(20,004)	11,510	5,267	4.03%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.00%	77,700	86,520	35,988	6,000	3,702	4.28%
000	33928	PIE MUTUAL INSURANCE CO, THE	0.45%	17,562	14,689	0	0	33,005	224.69%
244	10677	CINCINNATI INS CO THE	0.03%	983	983	1,180	60	996	101.32%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(28)	0	(129)	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(39)	0	(115)	0.00%
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	0	0	(5)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	260	0.00%
Total Dentists Business			100.00%	3,894,691	3,915,404	782,904	1,473,996	823,366	21.03%

MISSOURI-DEPARTMENT OF-INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
218	20427	AMERICAN CASUALTY CO OF READING PA	58.02%	641,765	680,841	513,283	78,291	1,694,269	248.85%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	35.92%	397,320	439,989	15,190	0	(3,480)	-0.79%
159	24457	RELIANCE INSURANCE COMPANY	3.79%	41,965	33,857	0	0	0	0.00%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	2.23%	24,626	25,160	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.03%	344	663	0	21	349	52.64%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	(54,616)	0	(532,123)	0.00%
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	(1)	0	(23)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(270)	0	(822)	0.00%
Total Nurses Business			100.00%	1,106,020	1,180,510	473,586	78,312	1,158,170	98.11%

MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
861	27642	MISSOURI HOSPITAL PLAN	60.77%	11,991,593	12,009,141	1,492,207	3,374,287	8,650,120	72.03%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	12.18%	2,402,807	1,618,706	183,898	307,500	752,280	46.47%
000	35718	PHICO INSURANCE COMPANY	6.61%	1,304,627	1,381,236	298,569	187,227	423,760	30.68%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	6.24%	1,231,174	1,499,562	83,440	0	871,080	58.09%
212	16535	ZURICH INSURANCE COMPANY	4.15%	818,723	747,333	102,677	0	237,114	31.73%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	3.65%	719,989	875,000	16,436	0	(46,340)	-5.30%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	2.80%	553,056	1,275,090	135,021	250,000	113,112	8.87%
000	33928	PIE MUTUAL INSURANCE CO, THE	1.93%	381,368	382,495	0	276	201,342	52.64%
244	10677	CINCINNATI INS CO THE	0.65%	128,947	102,627	1,962	7,922	130,710	127.36%
041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.64%	127,000	144,355	26,000	0	108,000	74.82%
212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.36%	71,803	43,390	4,304	221	16,970	39.11%
212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.29%	57,978	55,431	5,498	0	21,397	38.60%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.15%	29,496	129,178	11,337	11,711	81,587	63.16%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	7,755	1,841,238	(13,466)	3,592,227	46321.43%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	179	0	1,612	0.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	296,703	0	925,000	0.00%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(5)	0	3,696	0.00%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	426,618	138,000	1,925,876	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	2,447	0	0	1,382	56.48%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	184	0	0	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(175,467)	0	(520,683)	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(2,831)	0	(3,132)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	15,314	(95,755)	0	(81,035)	-529.16%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	260	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	-0.01%	(2,370)	122,377	(60,652)	2,854	9,649	7.88%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	-0.42%	(81,962)	28,110	(123,612)	16,174	(25,383)	-90.30%
Total Hospital Business			100.00%	19,734,229	20,439,547	4,467,949	4,282,706	17,390,601	85.08%

MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
048	35289	CONTINENTAL INSURANCE COMPANY THE*	22.60%	2,394,968	2,282,846	114,285	641,180	(440,012)	-19.27%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	19.57%	2,073,452	899,054	97,097	0	411,065	45.72%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	15.64%	1,657,717	1,818,898	(88,094)	363,955	109,574	6.02%
761	22810	CHICAGO INSURANCE COMPANY	12.51%	1,325,058	1,006,390	165,654	2,010,000	2,325,384	231.06%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	9.56%	1,013,174	863,813	122,053	607,349	563,552	65.24%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	8.98%	952,061	918,459	223,049	734,049	(198,532)	-21.62%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	3.10%	328,383	265,976	50,001	0	201,408	75.72%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	2.62%	277,328	249,172	20,260	0	37,160	14.91%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.29%	136,833	190,746	39,873	350,000	224,433	117.66%
041	25658	TRAVELERS INDEMNITY COMPANY	1.19%	126,000	126,309	30,000	0	115,000	91.05%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.93%	98,209	85,874	18,952	10,937	52,998	61.72%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.76%	81,003	79,576	7,922	0	20,761	26.09%
012	23809	GRANITE STATE INSURANCE COMPANY	0.66%	69,684	57,185	3,000	0	24,190	42.30%
244	10677	CINCINNATI INS CO THE	0.31%	32,500	24,230	28,945	1,997	32,944	135.96%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.23%	24,099	22,787	0	0	8,957	39.31%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.07%	7,441	5,453	(1,335)	0	7,141	130.96%
748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.04%	4,442	2,376	447	0	902	37.96%
012	19429	INSURANCE CO OF THE STATE OF PA	0.02%	2,128	15,795	21,978	0	74,171	469.59%
159	24457	RELIANCE INSURANCE COMPANY	0.01%	1,465	11,806	26,483	0	63,332	536.44%
185	25534	TIG INSURANCE COMPANY	0.01%	1,208	301,305	193,273	132,442	(249,458)	-82.79%
159	40592	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	890	417	195	0	652	156.35%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.01%	622	816	(4,017)	0	(20,314)	-2489.46%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	197	2,685	0	0	0	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	8,474	20,000	5,000	0.00%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	(18)	0	(160)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	16,000	7,247	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	1,202	0	13,978	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	(1)	(1,374)	0	(6,544)	654400.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	0	0	(100,084)	0.00%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	0	(1,106,159)	0.00%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	887	(28,075)	39,389	901,616	101647.80%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	336	0	0	0	0.00%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	0	18,544	0	0	10,471	56.47%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(266)	0	(1,545)	0.00%
077	21970	GENERAL ACCIDENT INS CO OF AMERICA	0.00%	0	0	0	0	9	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(2,025)	0	(6,122)	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	0	0	(120)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(1,018)	0	(1,048)	0.00%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(2,562)	0	(367)	0.00%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	0	2,176	71,034	0	173,332	7965.63%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(385)	0	(963)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(48,341)	7,500	(83,357)	0.00%

MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
091	29459	TWIN CITY FIRE INS CO	0.00%	0	(4,716)	0	0	0	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	-0.12%	(12,672)	(12,672)	6,348	(10,000)	(49,080)	387.31%
Total Other Business			100.00%	10,596,190	9,236,522	1,073,015	4,924,798	3,121,412	33.79%

MISSOURI-DEPARTMENT OF INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	22.90%	25,785,312	15,342,618	3,052,967	10,403,827	15,388,327	100.30%
000	32654	MEDICAL DEFENSE ASSOCIATES	13.19%	14,845,075	14,802,170	4,170,707	7,827,755	9,512,755	64.27%
000	33928	PIE MUTUAL INSURANCE CO, THE	11.27%	12,692,523	12,311,726	723,267	3,305,202	11,584,605	94.09%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	11.07%	12,460,377	11,414,819	3,855,226	5,667,083	10,421,839	91.30%
861	27642	MISSOURI HOSPITAL PLAN	10.37%	11,676,648	13,071,194	1,551,920	5,055,033	5,902,600	45.16%
000	33367	RCA MUTUAL INSURANCE COMPANY	9.06%	10,201,286	8,944,225	1,871,910	5,581,808	6,565,780	73.41%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	4.13%	4,649,731	5,232,008	587,200	3,858,759	852,332	16.29%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	3.59%	4,038,597	4,171,997	(32,129)	2,597,044	555,180	13.31%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.62%	1,825,728	2,201,870	(76,868)	1,443,079	1,468,673	66.70%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	1.59%	1,794,064	1,740,383	75,962	0	205,923	11.83%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.53%	1,726,661	1,862,803	68,435	0	397,032	21.31%
000	35718	PHICO INSURANCE COMPANY	1.44%	1,626,573	1,183,728	393,003	27,160	1,610,290	136.04%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	1.04%	1,175,308	1,105,470	49,254	216,191	(607,056)	-54.91%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.81%	911,366	886,018	426,507	2,500	721,997	81.49%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.73%	824,122	1,307,844	68,526	930,366	590,138	45.12%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.71%	800,153	785,798	184,311	668,918	8,019	1.02%
212	16535	ZURICH INSURANCE COMPANY	0.64%	725,000	365,479	78,794	0	193,878	53.05%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.61%	684,355	681,602	754,996	280,000	88,683	13.01%
185	25534	TIG INSURANCE COMPANY	0.55%	619,247	507,296	47,676	197,316	221,816	43.73%
761	22810	CHICAGO INSURANCE COMPANY	0.51%	568,711	517,949	92,588	15,000	90,608	17.49%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.31%	347,688	266,619	2,042	75,000	58,797	22.05%
000	24422	LEGION INSURANCE COMPANY	0.29%	326,062	311,350	76,543	60,000	167,230	53.71%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.22%	249,603	234,239	125,617	156,109	105,071	44.86%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.22%	249,252	177,404	55,349	0	125,626	70.81%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	227,730	221,543	7,219	0	17,780	8.03%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.19%	215,941	211,841	(18,184)	425,000	(28,452)	-13.43%
189	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.19%	210,000	219,534	47,000	0	187,000	85.18%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	156,066	230,906	(66,780)	679,500	502,228	217.50%
000	27645	ST JUDE'S PROTECTIVE ASSOCIATION INC	0.13%	150,000	150,000	0	0	119,194	79.46%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	0.12%	133,551	81,770	(2,000)	0	(7,080)	-8.66%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.11%	122,430	114,743	24,754	0	51,024	44.47%
091	29459	TWIN CITY FIRE INS CO	0.08%	87,334	27,656	15,189	(725)	44,350	160.36%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.06%	68,412	68,412	30,715	0	33,531	49.01%
244	10677	CINCINNATI INS CO THE	0.06%	67,485	32,520	0	0	95,000	292.13%
484	20532	CLARENDON NATIONAL INS CO	0.06%	64,959	53,617	0	0	0	0.00%
012	19429	INSURANCE CO OF THE STATE OF PA	0.04%	46,767	65,718	7,646	0	(2,971)	-4.52%
159	24457	RELIANCE INSURANCE COMPANY	0.03%	32,623	16,288	3,633	0	8,511	52.25%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.03%	28,546	29,155	3,611	0	42,923	147.22%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.02%	27,086	6,095	0	0	7,619	125.00%
012	23809	GRANITE STATE INSURANCE COMPANY	0.02%	25,353	5,586	312	0	2,514	45.01%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.02%	25,247	25,247	912	0	(238)	-0.94%

MISSOURI DEPARTMENT OF INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.02%	22,463	22,313	29,382	200,000	114,799	514.49%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	20,612	21,198	121,910	162,757	154,040	726.67%
785	28932	MARKEL RHULEN INSURANCE COMPANY	0.01%	13,034	2,821	0	10,213	0	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.01%	7,641	40,377	(5,119)	8,333	(91,860)	-227.51%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.01%	6,231	4,682	2,018	0	1,733	37.01%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	5,757	5,757	0	1,010,000	(744,809)	-12937.45%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.00%	4,799	5,121	0	0	0	0.00%
189	25658	TRAVELERS INDEMNITY COMPANY	0.00%	1,170	1,325	(1,000)	0	(3,000)	-226.42%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,159	1,421	(758)	0	(286)	-20.13%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	20,685	0	42,500	0.00%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	0	0	(1,065)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(42,551)	(3,193,727)	1,135,924	(7,102,886)	16692.64%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(93,634)	(1,971)	(306,111)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	(4,978)	0	(57,965)	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	(558)	0	(2,407)	0.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	15,333	102,981	77,981	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(14,496)	0	0	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(323,457)	0	(1,003,887)	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	165	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(59,359)	225,000	(331,623)	0.00%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	750	0	(12)	0.00%
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	37,753	0	(646,635)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	985	0	11,492	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	956	0	30	0.00%
041	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	10,961	(9,039)	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(9,271)	200,000	132,161	0.00%
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	0	0	4,000	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(410)	0	(1,100)	0.00%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(771)	0	(1,344)	0.00%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(998)	0	(2,494)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	5,301	35,000	35,077	0.00%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.00%	0	0	0	0	(3,186)	0.00%
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	(47,058)	0	(15,244)	0.00%
785	38970	INSURANCE COMPANY OF EVANSTON	0.00%	0	0	(11,122)	0	(9,100)	0.00%
Total Medical Malpractice Business			100.00%	112,575,838	101,049,704	14,726,187	52,571,123	57,543,001	56.95%

MISSOURI DEPARTMENT OF INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	29.77%	24,225,050	13,779,364	2,990,745	10,040,201	15,074,701	109.40%
000	32654	MEDICAL DEFENSE ASSOCIATES	17.92%	14,587,162	14,540,455	4,096,965	7,674,226	9,344,562	64.27%
000	33928	PIE MUTUAL INSURANCE CO, THE	15.60%	12,692,523	12,311,726	723,267	3,305,202	11,584,605	94.09%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.64%	11,913,671	10,913,982	3,326,674	5,382,083	8,776,896	80.42%
000	33367	RCA MUTUAL INSURANCE COMPANY	12.10%	9,845,415	8,628,654	1,765,211	5,247,842	6,194,027	71.78%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.22%	1,803,208	2,423,957	271,280	3,609,375	185,475	7.65%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	2.15%	1,748,156	1,578,315	121,151	234,000	1,050,364	66.55%
218	20443	CONTINENTAL CASUALTY COMPANY*	1.46%	1,190,779	1,605,414	(169,729)	1,255,100	(1,868,625)	-116.40%
000	44083	PREFERRED PHYSICIANS MUT RISK RETENT GP	1.44%	1,175,308	1,105,470	49,254	216,191	(607,056)	-54.91%
831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	0.84%	684,355	681,602	754,996	280,000	88,683	13.01%
480	33359	PROFESSIONAL LIABILITY INSURANCE CO	0.43%	347,688	266,619	2,042	75,000	58,797	22.05%
000	24422	LEGION INSURANCE COMPANY	0.40%	326,062	311,350	76,543	60,000	167,230	53.71%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.28%	229,241	229,241	9,706	0	27,028	11.79%
000	44610	PHYSICIANS DEFENSE ASSOCIATION	0.27%	215,941	211,841	(18,184)	425,000	(28,452)	-13.43%
000	27645	ST JUDE'S PROTECTIVE ASSOCIATION INC	0.18%	150,000	150,000	0	0	119,194	79.46%
000	34703	KANSAS MEDICAL MUTUAL INS CO	0.08%	68,412	68,412	30,715	0	33,531	49.01%
484	20532	CLARENDON NATIONAL INS CO	0.08%	64,959	53,617	0	0	0	0.00%
012	19429	INSURANCE CO OF THE STATE OF PA	0.06%	46,767	65,718	7,646	0	(2,971)	-4.52%
012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	25,353	5,586	312	0	2,514	45.01%
000	36234	PREFERRED PHYSICIANS INS CO D/B/A PPIC	0.03%	25,247	25,247	912	0	(238)	-0.94%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.01%	7,641	12,334	(18,238)	(5,000)	180	1.46%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	5,757	5,757	0	0	0	0.00%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	3,973	1,991	848	0	(1,833,287)	-92078.70%
244	10677	CINCINNATI INS CO THE	0.00%	2,222	1,607	0	0	65,000	4044.80%
163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	1,159	1,421	(758)	0	(286)	-20.13%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	77	3,148	0	0	(894)	-28.40%
783	13056	RLI INSURANCE COMPANY	0.00%	0	0	0	0	(1,065)	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	(3,193,727)	15,000	(397,536)	0.00%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(93,634)	0	(304,140)	0.00%
012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	(558)	0	(2,407)	0.00%
038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(323,457)	0	(1,003,887)	0.00%
553	20354	SEA INSURANCE CO OF AMERICA THE	0.00%	0	0	0	0	165	0.00%
038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(59,359)	225,000	(331,623)	0.00%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	(1)	0	0	(246,072)	24607200.00%
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	37,681	0	(646,619)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	(2,421)	0	10,103	0.00%
041	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	10,961	(9,039)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	105,795	30,000	133,678	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	9,573	0	34,000	0.00%
008	36455	NORTHBROOK INDEMNITY CO	0.00%	0	0	(47,058)	0	(15,244)	0.00%

MISSOURI DEPARTMENT OF INSURANCE
 1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
 MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
		Total Physicians & Surgeons Business	100.00%	81,386,126	68,982,827	10,454,193	38,080,181	45,651,292	66.18%

MISSOURI-DEPARTMENT-OF-INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
000	11843	MEDICAL PROTECTIVE COMPANY	42.53%	1,560,262	1,563,254	62,222	363,626	313,626	20.06%
218	20443	CONTINENTAL CASUALTY COMPANY*	17.31%	634,949	601,326	(162,491)	17,733	112,411	18.69%
000	36668	MISSOURI MEDICAL INSURANCE COMPANY	14.90%	546,706	500,837	528,552	285,000	1,644,943	328.44%
000	33367	RCA MUTUAL INSURANCE COMPANY	9.70%	355,871	315,571	106,699	333,966	371,753	117.80%
000	32654	MEDICAL DEFENSE ASSOCIATES	7.03%	257,913	261,715	73,742	153,529	168,193	64.27%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	3.34%	122,430	114,744	26,471	0	51,753	45.10%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.46%	90,216	105,042	93,766	41,289	251,157	239.10%
091	29459	TWIN CITY FIRE INS CO	2.38%	87,334	27,656	15,189	0	45,075	162.98%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	0.32%	11,887	9,504	0	0	0	0.00%
244	10677	CINCINNATI INS CO THE	0.03%	983	942	0	0	0	0.00%
001	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	(1,971)	(1,971)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	(754)	0	(8,674)	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	834	(3,245)	0	(11,682)	-1400.72%
Total Dentists Business			100.00%	3,668,551	3,501,425	740,151	1,193,172	2,936,584	83.87%

MISSOURI DEPARTMENT OF INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
218	20427	AMERICAN CASUALTY CO OF READING PA	60.05%	740,216	758,352	127,175	658,092	6,065	0.80%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	38.81%	478,321	480,350	(59,431)	10,000	(282,604)	-58.83%
159	24457	RELIANCE INSURANCE COMPANY	0.81%	10,010	3,063	1,086	0	2,545	83.09%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.27%	3,325	547	37	0	441	80.62%
244	10677	CINCINNATI INS CO THE	0.06%	730	791	0	0	0	0.00%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	221	0	185	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	709	0	166	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	2	0	(1)	0.00%
761	22837	INTERSTATE INDEMNITY COMPANY	0.00%	0	0	(771)	0	(1,344)	0.00%
Total Nurses Business			100.00%	1,232,602	1,243,103	69,028	668,092	(274,547)	-22.09%

MISSOURI-DEPARTMENT-OF-INSURANCE
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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
861	27642	MISSOURI HOSPITAL PLAN	60.49%	11,676,648	13,071,194	1,551,920	5,055,033	5,902,600	45.16%
350	34916	FIRST SPECIALTY INSURANCE CORPORATION	8.94%	1,726,661	1,862,803	68,435	0	397,032	21.31%
000	35718	PHICO INSURANCE COMPANY	8.43%	1,626,573	1,183,728	393,003	27,160	1,610,290	136.04%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	8.03%	1,551,018	1,499,061	65,671	0	179,025	11.94%
212	16535	ZURICH INSURANCE COMPANY	3.76%	725,000	365,479	78,794	0	193,878	53.05%
761	22810	CHICAGO INSURANCE COMPANY	2.95%	568,711	517,949	92,588	15,000	90,608	17.49%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.35%	454,520	465,153	(168,538)	5,000	(452,483)	-97.28%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	1.28%	247,841	231,884	124,725	156,109	95,602	41.23%
048	35289	CONTINENTAL INSURANCE COMPANY THE*	1.27%	245,665	476,266	(196,286)	858,286	(1,192,973)	-250.48%
189	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	1.09%	210,000	219,534	47,000	0	187,000	85.18%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	0.90%	174,042	127,807	41,461	0	94,104	73.63%
244	10677	CINCINNATI INS CO THE	0.33%	63,380	29,384	0	0	30,000	102.10%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.11%	20,612	21,198	16,254	132,757	20,538	96.89%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.05%	10,443	111,101	(94,586)	256,737	(432,022)	-388.86%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.02%	3,157	710	0	0	888	125.07%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	(42,551)	0	812,427	(4,023,407)	9455.49%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	285	0	2,569	0.00%
457	19801	ARGONAUT INSURANCE COMPANY	0.00%	0	0	(14,496)	0	0	0.00%
457	19828	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	0	0	0	1,010,000	(744,809)	0.00%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	0	0	138,000	2,651,678	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	0	(6,520)	2,500	(50,238)	0.00%
052	21083	INTERNATIONAL INSURANCE COMPANY*	0.00%	0	0	529	0	(197)	0.00%
052	21105	NORTH RIVER INSURANCE COMPANY THE*	0.00%	0	0	72	0	(16)	0.00%
052	21113	UNITED STATES FIRE INSURANCE CO*	0.00%	0	0	2,697	0	1,223	0.00%
052	21121	WESTCHESTER FIRE INSURANCE COMPANY*	0.00%	0	0	954	0	31	0.00%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	(9,271)	200,000	127,317	0.00%
095	22519	HOME INDEMNITY COMPANY THE	0.00%	0	0	0	0	4,000	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(398)	0	(1,071)	0.00%
048	35270	FIDELITY AND CASUALTY CO OF NY*	0.00%	0	0	0	0	(3,186)	0.00%
Total Hospital Business			100.00%	19,304,271	20,140,700	1,994,293	8,669,009	4,687,981	23.28%

MISSOURI DEPARTMENT OF INSURANCE
1993 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
048	35289	CONTINENTAL INSURANCE COMPANY THE*	29.11%	2,032,889	2,107,912	43,006	1,504,758	697,789	33.10%
164	24767	ST PAUL FIRE & MARINE INSURANCE CO	26.11%	1,823,466	1,757,506	450,123	193,095	1,150,787	65.48%
000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	13.05%	911,366	886,018	426,507	2,500	721,997	81.49%
164	24791	ST PAUL MERCURY INSURANCE COMPANY	11.65%	813,602	1,193,595	163,112	673,629	1,023,054	85.71%
185	25534	TIG INSURANCE COMPANY	8.87%	619,247	507,296	47,676	197,316	221,816	43.73%
775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.26%	227,730	221,543	7,219	0	17,780	8.03%
000	18767	CHURCH MUTUAL INSURANCE COMPANY	2.23%	156,066	230,906	(66,780)	679,500	502,228	217.50%
000	34266	NEW YORK FRONTIER INSURANCE COMPANY	1.91%	133,551	81,770	(2,000)	0	(7,080)	-8.66%
901	20702	CIGNA FIRE UNDERWRITERS INS CO	1.08%	75,210	49,597	13,888	0	31,522	63.56%
218	20427	AMERICAN CASUALTY CO OF READING PA	0.80%	55,964	25,455	56,288	10,826	1,835,241	7209.75%
159	24430	RELIANCE NATIONAL INDEMNITY COMPANY	0.36%	25,221	28,608	3,574	0	42,482	148.50%
048	20761	BOSTON OLD COLONY INSURANCE COMPANY	0.34%	23,929	5,385	0	0	6,731	125.00%
159	24457	RELIANCE INSURANCE COMPANY	0.32%	22,613	13,225	2,547	0	5,966	45.11%
012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.32%	22,463	22,313	29,382	200,000	114,799	514.49%
929	12246	AMERICAN CONTINENTAL INSURANCE CO	0.20%	13,805	12,081	585	0	(130)	-1.08%
785	28932	MARKEL RHULEN INSURANCE COMPANY	0.19%	13,034	2,821	0	10,213	0	0.00%
901	18279	BANKERS STANDARD INSURANCE COMPANY	0.09%	6,231	4,682	2,018	0	1,733	37.01%
020	19704	AMERICAN STATES INSURANCE COMPANY*	0.07%	4,799	5,121	0	0	0	0.00%
901	22713	INSURANCE COMPANY OF NORTH AMERICA	0.03%	1,762	2,355	892	0	9,469	402.08%
189	25658	TRAVELERS INDEMNITY COMPANY	0.02%	1,170	1,325	(1,000)	0	(3,000)	-226.42%
244	10677	CINCINNATI INS CO THE	0.00%	170	(204)	0	0	0	0.00%
583	11401	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	0	0	20,685	0	42,500	0.00%
001	19038	AETNA CASUALTY AND SURETY COMPANY	0.00%	0	0	0	308,497	(2,681,943)	0.00%
008	19232	ALLSTATE INSURANCE COMPANY	0.00%	0	0	(4,509)	0	(51,860)	0.00%
091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	15,333	102,981	77,981	0.00%
218	20443	CONTINENTAL CASUALTY COMPANY*	0.00%	0	(4,870)	255,352	32,246	573,209	-11770.21%
218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,717)	0	245,343	0.00%
048	20885	KANSAS CITY FIRE & MARINE INS CO	0.00%	0	27,209	22,884	10,833	(30,120)	-110.70%
091	22357	HARTFORD ACCIDENT & INDEMNITY CO*	0.00%	0	0	0	0	4,844	0.00%
901	22667	CIGNA INSURANCE COMPANY	0.00%	0	0	(12)	0	(29)	0.00%
901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(139)	0	(176)	0.00%
164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(998)	0	(2,494)	0.00%
196	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	(4,272)	35,000	1,077	0.00%
091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	0	(725)	(725)	0.00%
785	38970	INSURANCE COMPANY OF EVANSTON	0.00%	0	0	(11,122)	0	(9,100)	0.00%
Total Other Business			100.00%	6,984,288	7,181,649	1,468,522	3,960,669	4,541,691	63.24%

DEFINITION OF TERMS

Economic Damages - The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses - Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Loss Ratio - Direct incurred losses divided by direct earned premium.

Direct Losses Paid - Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Non-Economic Damages - The amount of damages arising from non-pecuniary harm including, without limitation, pain, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Direct Premium Earned - The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

Direct Premium Written - Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

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1995
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